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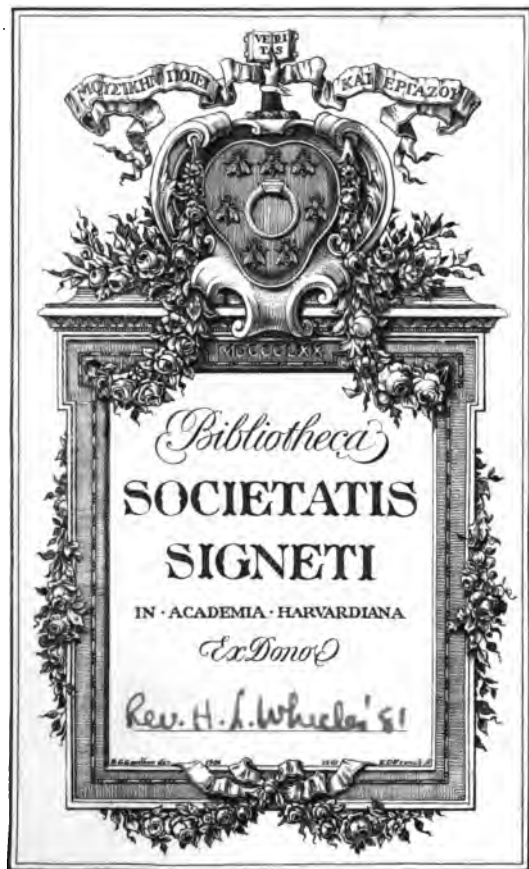
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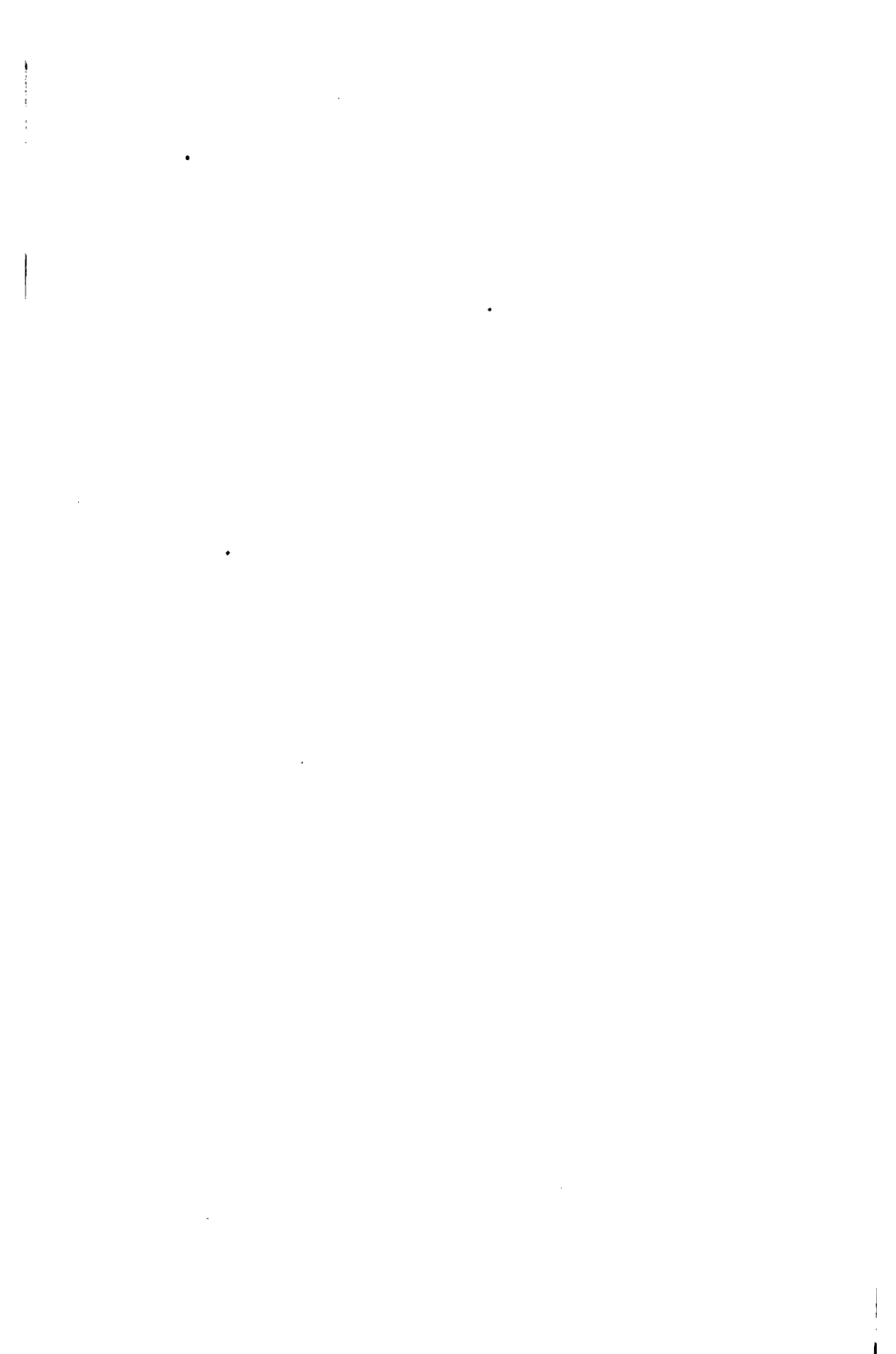


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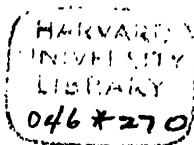
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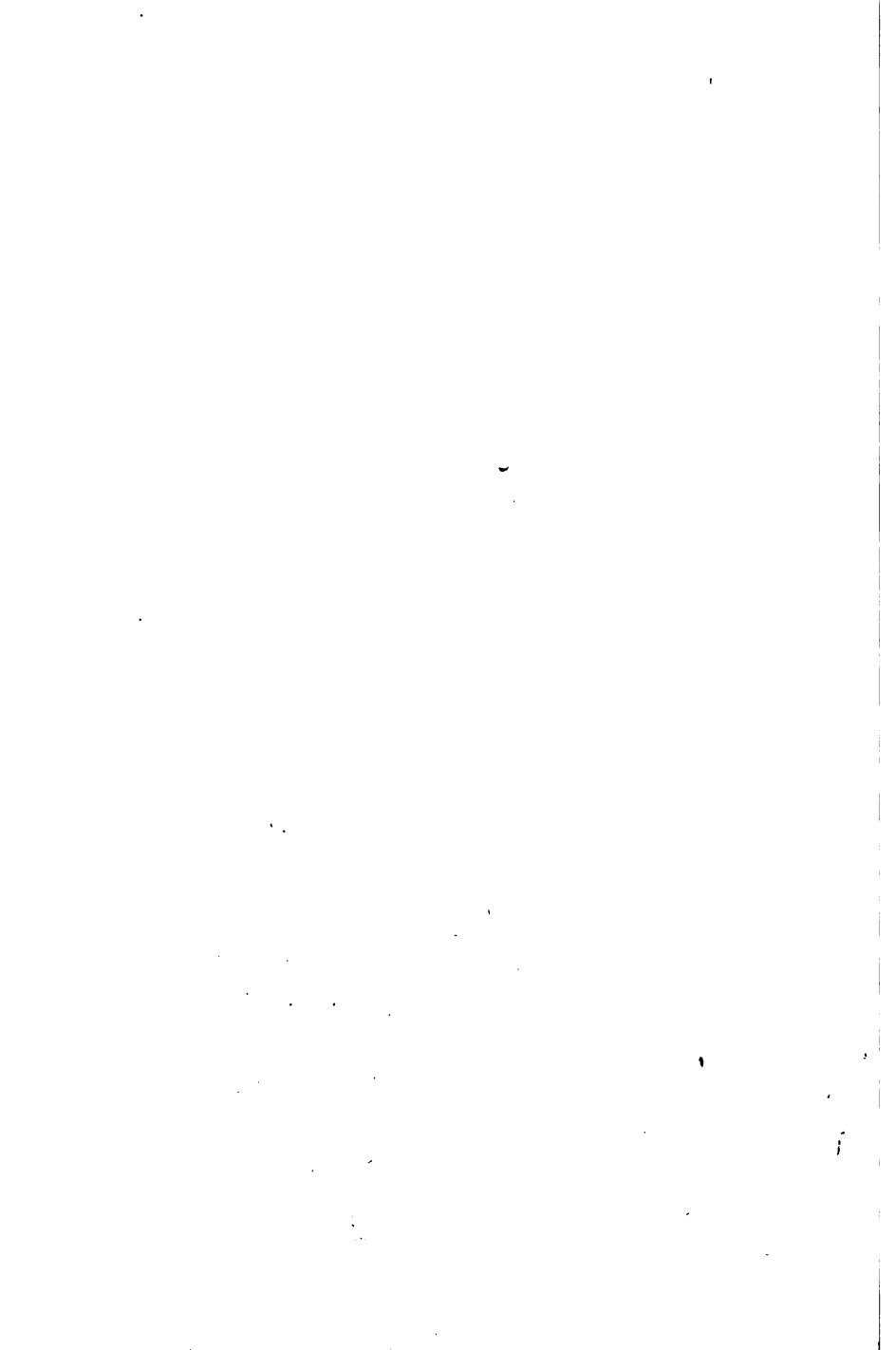
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COMMERCE AND CHRISTIANITY

CHAPTER I

WHAT IS PERMANENT IN CHRISTIANITY

THERE is just now a very prevalent feeling that the Christian religion is something of a spent force in the world. It seems to many that we have got out of it all the moral impetus it is capable of affording, that it is dwindling and dying out, and that at no very distant period the world will have to get along as well as it can with the best substitute it can find.

Now, for my own part, I do not for a moment believe this. I do not believe that Christianity is destined ever to become extinct. Whether the churches that now represent it may not, is quite another matter. Most of them at the present time certainly seem to me to present many indications of decline and decay in matters that used to be accounted vital to their existence, and if they are any of them flourishing it looks to be mainly due to the personal magnetism of particular preachers or to the fact that they have been pushing out into spheres of activity in which those who are outside the churches can, and do, engage in, quite as well as they. Of course, it is not probable that within any measurable time the Christian churches will actually disappear. What may come about—unless, as I believe is likely,

they get some sort of new inspiration—is that at no very distant period they will merge in the general altruistic, humanitarian movements about them. There is no denying, I suppose, that within the present generation immense changes have taken place in all the more enlightened and advanced of them, and you have only to multiply these changes by two or three generations of progressive thought and rising intelligence and fearless speculation, and you will arrive at churches that, on the face of things, seem to have little indeed in common with those with which we are familiar.

About these changes, of course, there can be no question. There is hardly a doctrine that the churches taught at the beginning of this century that has not been challenged and discussed and ruthlessly dissected, and, by some or other of the various sections of the religious world, finally abandoned. Even where doctrines have not been entirely given up there has been a general relaxing of hold upon them. There has been a rapid doctrinal crumbling away. Most of the old dogmas upon which faith was based and by which zeal was inflamed have been so riddled by criticism, so sapped and undermined by modern thought, as to render them more or less doubtful even to many of those who still profess to entertain them. They have become dubious, and are mentally relegated to the category of things not really essential. Churches, no doubt, continue to be planted, in many cases membership is going up, and there certainly never was a time when religious communities were more practically useful. But, though the assertion may seem paradoxical, the general development of this

practical activity is in no small measure a sign and a symptom of doctrinal decline. Nobody can reasonably doubt that as institutions for good works the churches are far more vigorous and effective than they ever were. But the churches in the past have not been primarily institutions for good works. Their *raison d'être* has been the dissemination of doctrines for the "saving of souls." Good works, what there were of them, used to be the outcome of zealous and earnest belief in doctrine; now, to a very great extent, they are the substitute for it. It is in a very great measure because all things doctrinal have become so uncertain that so many of the churches are turning to the practical part of religion. Their members care less and less for sermons and services, and it is not only onlookers outside who see it. "It is," said Dr. Watson recently, "very disheartening to discover that thoughtful people, to whom the modern sermon, which is saturated with humanism and is ready at every turn to make a nervous compromise between faith and unbelief, ought to appeal, absent themselves from church in increasing numbers, and are not present to hear what was prepared with immense pain, and perhaps, too, many sacrifices of faith, for their acceptance. It is also discouraging to find that the proletariat at the other extreme of society, who do not spend overmuch time in reading or in solving problems, have not been fetched by the clever illustrations and sensational subjects of the other kind of modern preacher who addresses them, but also very largely remain at home. The average preacher of to-day is a better workman than his father, but fewer people come to hear him preach, and he has less

power over those who come." People are turning from matters about which there seems nowadays no possibility of assurance, and are attaching more and more importance to the practical application of religion in its broadest sense. On matters of sectarian teaching there is, they feel, no telling exactly what is right and what is wrong. There is so much to be said on all sides. Experts are so divided. The pulpits have grown so singularly reticent on points about which they used to be so supremely confident, and the different sects are becoming so charitable and tolerant to each other, that the differences between them surely cannot be so vitally important as they were supposed to be. Unquestionably that is a feeling very prevalent in the religious world, though the religious world may hardly be conscious of it. It is largely accountable for the very practical turn that religion has taken of late, and therefore I say that the humanitarian activity of the Christian churches is one outward sign of a doctrinal crumbling away. Outside observers can see it a good deal more plainly than those within, and it is not surprising that many of them take it to be the decay of Christianity as the source of the world's moral impulse and inspiration. It is hardly too much to say that a very large proportion of the Christian churches have practically given up the idea of "saving souls," in the old sense of the words. Their principal aim is the development and building up of character on Christian principles, and with this view they are throwing themselves more and more into works of charity, philanthropy, education, healthy recreation, physical and intellectual—altruistic work generally.

To the outside observer who carefully watches leading individual churches and who knows anything of their histories, it looks as though all that has been accounted their vital force, the very essentials of their existence, are dwindling and visibly dying down. And if he looks around on the religious world as a whole he will find very much the same appearance. From the great body of religious profession the fire of zeal has gone out. It is true that it still burns at the two extremities. You have on the one hand an evangelical section still maintaining its doctrinal fervour seemingly by shutting its eyes and stopping its ears to all that is advanced and authoritative in the intellect of the time, and at the other extremity there is a militant sacerdotal party building up a huge fabric of learned superstition on a basis which the sacerdotalists themselves will be the first to declare has nothing to do with intellect or reason, but is purely a matter of faith and church authority. In the one case the zeal appears to the onlooker to be the outcome of a shrinking from light and knowledge; in the other it is based on a legacy of superstition from the past. Between these two extremes there looks to be something very like a dead level of indifference to doctrine, and a zeal for good works very much of it hardly distinguishable from what is going on outside the church, and apparently prompted by very much the same motives. Sooner or later it is foreseen that light and knowledge will assert their influence over evangelical and sacerdotalist alike, and they too will move in the same direction. Christianity, as distinct from the altruism of the world at large, will have disappeared.

Of course, if there were any good reasons for supposing that absolutely all religious belief were dying out of the churches and that their beneficent activity were becoming totally uninspired by anything like religious faith and emotion, then, indeed, the end would be in sight. But this is not for a moment to be supposed. The churches are certainly not abandoning all their beliefs. What is it, then, that they are still holding on to ?

To the man with any sort of spiritual insight, who looks out upon things from a standpoint of perfect detachment from all sects and parties, and who can see things quite undisturbed by all the clamour and confusion of those who are fighting for their various causes and interests, it looks to be inherently improbable that anything about which associations of fairly intelligent and earnest people are at variance *can* be essential to enduring religion. The things that it behoves them to believe on peril of their spiritual welfare surely must be such as come to them all with so clear a light of Divinity radiating from them that they can none of them mistake them. If one could only separate the things they are all agreed about from those they are quarrelling over, one might feel with some confidence that these non-controversial beliefs were really the essentials, and that the differences over all the rest are attributable to human error and infirmity and folly.

Now there is just one article of creed which all the Christian churches hold in common, and always have held in common. They all believe that love is the ruling principle of the universe, and should be the ruling principle of society. Whatever else they are

at loggerheads about, they are none of them squabbling about that. The world is sick and weary of their wrangling about the esoteric significance of Calvary, about the nature of Biblical inspiration, about the interpretation of texts, about creeds and churches, rituals and dogmas ; but all through the dreary centuries in which they have been quarrelling with each other, have been persecuting each other, torturing and slaughtering each other—the tragi-comedy of it !—all the churches have been absolutely in agreement that the ruling power of the universe is the power of love, and that that pathetic Figure on Calvary hung there as a witness to the fact.

Now that truth—if it is a truth—is absolutely supreme in its importance. It is so sublime in its grandeur, so literally universal in its interest, so transcendent in its power, so measureless in its capabilities of influencing human life, that to talk of its being superseded or supplanted by any sort of substitute is a sheer absurdity. No other conceivable or inconceivable truth can for a moment compare with this in its effect on the race. To a world in darkness and perplexity, in doubt and confusion, in sin and suffering, a realisation of the fact that high over all is a Creator and Ruler purely beneficent, loving every human soul, purposing the happiness of every created thing, and desiring that the world and all its affairs shall be ruled by His own benignant spirit—such a realisation must come with a vital force compared with which every other or all others combined must be insignificant. There *can* be no substitute for it. It alone is the Gospel—the good news, and all the organisations of the religious world are but a means of

adducing evidence as to its truth, of enforcing its significance and bringing it home to the apprehension of the world. All churches, all systems, all efforts of every kind in the religious world are valuable just in proportion as they help people to apprehend this one transcendent fact—the fact that beneficence is the ruling principle of all things, and should be the ruling principle of life. All the life-giving power that has ever been claimed for the Cross has been neither more nor less than the power to bring home this single truth to the hearts and apprehensions of men. That the Supreme Power of the universe is a power of goodness may, of course, be disputed as a fact, though for myself I believe that, quite apart from revelation, the evidence for it is simply overwhelming; but even if it be a delusion, so long as the Christian churches hold it, they have a possible source of vital strength for which it is simply folly to look for any substitute whatever.

“Let mental culture go on advancing,” said Goethe, “let science continually gain in breadth and depth, and the human intellect expand as it may; it will never go beyond the elevation and the moral culture of Christianity as it shines forth in the Gospels. . . . The pure doctrine and love of Christ will make us great and free; we shall advance from a Christianity of words to a Christianity of feeling and action.”

CHAPTER II

WHY ARE THE CHURCHES SO "DEAD-AND-ALIVE"?

ALL the churches are still in possession of a vital truth ; but the mere holding of a truth, whatever its life-giving capabilities and possibilities, may be quite consistent with a very dead-and-alive condition. It may receive clear intellectual assent, and yet from one cause or another may be so feebly and imperfectly grasped that it may be virtually inoperative. It may become so obscured, may be so frequently involved in doubts and difficulties, so imperfectly realised and understood, that half a dozen other beliefs may be allowed to take precedence over it.

That I believe to be to some extent the case with the Christian churches of to-day. They are all based on this ideal of Divine love, but various influences have lately combined to obscure the ideal, and in some measure to involve it in doubt. To a large proportion of even Christians themselves the truth they stand for is under a cloud. The love of God for the world is still their supreme hope, but they often cherish the hope in fear and trembling, and when they go abroad to proclaim their Gospel they find the world saturated with scepticism as to the very facts upon which their Gospel is based. Christian belief has been founded on "revelation," but revelation, to put it moderately, has been shown to be something very different from

what it was formerly supposed to be. Then, again, in human life and in the world around there is, it is true, much that seems to prove indisputably the beneficence of the Creator; but science has been revealing with crushing force fact after fact which seems to point quite in the other direction. It has not, indeed, destroyed the general faith in supreme goodness, but it has started many a perplexing problem which seems to require a solution that cannot be found. Above all, the difficulty of adapting the power of Christianity to the business of life seems to be becoming greater every year. To say nothing of imperial and racial questions with which the world is so busy just now, there are social and industrial problems of which the Christian religion seems incapable of affording any solution—not so much because the power of it would be insufficient if only it could be applied, but because we cannot apply it. To a more simple and primitive state of society it seemed supremely well adapted, and we cannot be surprised that when this gospel of truth and love and goodness was first proclaimed to a world of falsity and corruption, of cruelty and injustice, it should have come as the very breath of heaven—a truth so wondrous, so glorious, so full of hope and promise and new life, that again and again it has run abroad in the earth with the devouring energy of a prairie fire. That energy has long died down; the social organism is no longer the simple thing it was, and instead of the devouring fire of early Christianity we have a mild, lambent flame that seems to leap and flicker in vain against the stockades of vested interests, the elaborate organisation and the tremendous machinery

of modern commerce. The mere progress of the world and the development of society are continually presenting new phases of life, new sets of circumstances and conditions ; and while we may still believe that God is supremely good, and that love should afford the key to all the riddles, somehow it does not seem to be applicable. The real difficulty of our time is, not that Christianity has lost its inherent power, but that we cannot see our way to apply it. Many of the injunctions of Christianity somehow seem out of date, and many of the things that were accounted a matter of simple duty have become things more or less at variance with the best practical wisdom of the day. Charity has become a difficult and perplexing study. It often seems one's bounden duty *not* to give to the poor. Trade and manufactures have to be conducted under conditions which seem to render even bare justice extremely difficult at times, to say nothing of the open-handed generosity which would fain give "good measure, pressed down and shaken together, and running over." While Christians are thus puzzled to apply their own principles to their own business, worldlings are disposed to scoff at what they regard as an effete church, whose pious opinions seem to have at the most only a remote and indirect applicability to many of the most urgent problems of the times. In any time of commercial or industrial crisis all that the most influential of Christians can do is to come in, not with any sort of radical remedy, but with a little oil to throw upon the troubled waters, a little mild persuasion that may effect a little temporary good, but oftener than not fails to accomplish even

that. At the present time the relation of Christianity to our commercial warfare is pretty much that of the Geneva Convention in relation to the wars of Empires. It does good service at times by mitigating the savagery of war and in tending the wounded, and that is about the utmost that can be ascribed to it. Every now and again we get some industrial trouble—some disastrous conflict between employers and employed, some revelations of working-class conditions of life, some bitter cry from the cruelly overworked or underpaid, or the wholly unemployed—which almost inclines one to think wistfully of those rugged old prophets of early Jewish history who in times of crisis and perplexity came down from their solitary broodings in the mountains or the deserts with a stern and an authoritative "Thus saith the Lord." The real strength of those terrible old preachers whose words were wont to shake the nation was that they could get up above the petty turmoil and see great principles at work, and watch the broad streams of tendency in human affairs. Theirs frequently was not so much prophecy as it was a keen insight into the heart of things actually under their eyes, a shrewd and thoughtful observation of the drifts and currents actually swirling about them. We want just such preachers now. We want teachers who can look out over the commercial world and clearly discern the principles that lie beneath things, and can point with something of the confidence and authority of those old prophets towards the true remedies. But it would not be sufficient nowadays even for a fiery enthusiast from the desert—to say nothing of a dignified and decorous Bishop—to come merely with

denunciations as from the Lord, or even with amiable platitudes about love and brotherly kindness and conciliation. His message from the Lord nowadays must be made to square quite evidently with the Lord's economic and social laws, and that is just where in the teaching of the Christian churches they are egregious failures. It is not merely the rank-and-file who seem to be hopelessly incapable of applying the principles of their religion to many of the most urgent needs of the day, but the ablest and most clear-sighted among them seem to be similarly perplexed.

"This afternoon," said the Archbishop of Canterbury at the Church Congress at Bradford, "I heard a representative of the working men describe what too often happens regarding the conditions of labour and wages. It is painful to hear that things so obvious to the ordinary conscience should be set aside by men in dealing with one another, and calling themselves by the name of Christ. I am," continued the Archbishop, "impressed with the difficulty of the whole subject—how hard it is upon working men and women that wages should be so low that it is difficult to keep the body in health or even in life. Yet when we lay down the principle that the toiler should be paid a living wage, there comes the question: What is to be done if the business will not afford it?"

Now just at that point, if the Lord Archbishop could but have seen it, he stood face to face with the great problem for the Church in this generation. When I say the Church of course I do not mean the Church of England; I mean all the religious bodies that are trying to sway and direct both "the masses" and "the classes"—the Church of the whole people. The

regulation of work, the adjustment of wages, the distribution of profits, the whole conditions of life in the industrial world—how can the essential principles of the Christian religion be brought to bear on these matters? Upon the Church's attitude with regard to them will depend her future influence, perhaps her very existence. Dr. Temple sees the problem clearly enough. He has been hearing of employers who work their people for nothing but gain, of the terrible conditions of home life over large districts of industrial England, and of women ground down almost to starvation point in the wages they get paid for binding Bibles! "Is it possible," cries Dr. Temple, "to hear without being stirred to the very depths the things which our fellow-men have sometimes to suffer? We cannot listen without saying we must somehow—*somehow*—put a stop to such evils as these."

It is a right worthy resolution. But there are thousands of good Christian people who have been saying exactly the same thing for a quarter of a century past at the very least. Preachers have preached, and people have prayed, and committees have been formed, and inquiries have been held, and schemes have been devised, and though I will not say that no improvement has been made, I do say that much of the improvement that *has* been made in the conditions of labour and the scale of wages has been none of the Church's doings, but has been won by the people themselves, not only without the help of the Church, but often enough in determined opposition to it. I do not say that no progress has been made towards a solution of labour problems, but I do say,

and I say it most deliberately, that so far as the great body of the churches of this country are concerned, they are not one step nearer any real solution of those problems than they were five-and-twenty years ago; and more than this, I believe it to be a demonstrable fact that for many years past there have been going on changes in the commercial world tending to put business matters farther and farther beyond the influence of the churches, and will continue to do so while those churches adhere to their present lines. As I have pointed out elsewhere, the whole commercial history of this country for generations past has been the history of a steady and continuous and ever-accelerating tendency to larger and larger schemes of business. Whereas formerly businesses were on a small scale, and were conducted by individual tradesmen with their own capital and in their own way, they have now very generally become altogether too large for individual management and the resources of private capital.

There is a strong, steady drift in the direction of great joint-stock enterprises managed on the severest system of commercial principles which continually render it increasingly difficult to get any play at all for the ethics of the New Testament. To this inevitable drift and its consequences most of the churches at present seem quite blind. Unless they can be speedily roused to its significance, and will be induced to shape their course to the altered circumstances of the times, their power for good must inevitably dwindle. That they may eventually regain it, I hope and believe. Sooner or later they will awake to the fact, not that the power of Christianity has

disappeared, but that the greatest application of its essential truth that the world has ever dreamed of is being made by those who not only are not members of Christian societies, but do not even call themselves by the Christian name. "The mischief is," said the *Daily News* in its editorial comment upon the social facts brought before the Bradford Church Congress, "that the Church never thinks of them till the world has thrashed them out for itself, and it comes in as a convert rather than as a teacher. It wastes itself on sacerdotal problems, the marriage with 'canonical spouses,' and the like, and has rarely a generous word for the struggling causes of real life till they are no longer in need of it. It is safe, timid, time-serving, by the very necessity of its position of dependence upon wealth and power. There is really no possibility of an art of leading from behind." It has always been so with the churches. They have always been prone to assume that they are the sole depositories of the truth, the only sources of light and guidance. They have always shown a curious blindness to the signs of the times, until they have suddenly discovered that they were hopelessly in the rear of things, and that new light and new truth have undoubtedly broken out in the most unlikely quarters; and then they have hurried up to the front with the fervent assurance that this new thing is perfectly consistent with Christianity "rightly understood," and entirely in accordance with the teaching of Scripture. Better late than never, but in this laggard and faithless spirit there is immense loss to the world.

CHAPTER III

BENEFICENCE AND COMPETITION

THE Archbishop of Canterbury has been deeply stirred by the hardships, the suffering, the injustice to which vast masses of working people are exposed "We must," he says, "somehow—*somehow*—put a stop to evils such as these." What suggestion has the Archbishop to offer? "The ultimate remedy," he says, "must be in the character of the men who are dealing with these matters." Now I unhesitatingly maintain, on the contrary, that if every employer and every workman in the United Kingdom were as sincere a Christian as I believe the Archbishop himself to be, on current principles of business it would not be possible to effect an ultimate remedy. That the evils he bemoans would to a large extent be mitigated and moderated, I grant. It is very doubtful how far they could be even mitigated *permanently*, but that they could not be finally banished I believe to be clearly demonstrable. It is not, primarily, a matter of character; it is a matter of commercial principle, and a bad principle will be bad even though good men may be working under it.

The radical truth is that between the great principle of beneficence which is the very essence of the Gospel preached by all the churches, and the great principle of competition which is the mainspring of business,

there is direct and absolute antagonism. The two things are simply opposed to each other, and always have been and always will be. The spirit of the Gospel says: "Love your brother man: if he is strong and prosperous, rejoice in his prosperity; if he is weak and in difficulties, sympathise with him and help him. Deal gently and kindly with him. Share his troubles and bear his burdens." The commercial spirit at its best says: "Deal justly by your brother man, but let him take care of himself. *Caveat emptor*. If you are buying of him, either his goods or his service, pay him the lowest price you can persuade him to take; and if you are selling, get the best price you can. Make no false representations, tell no lies, do nothing dishonourable. But business is business, and you can't conduct it on charitable principles. Charity is all very well, and no doubt is a Christian duty; but make your profit and balance your books, and then, if you find you have anything you can spare for philanthropic purposes, why, do as you please."

Now that is perfectly intelligible, and no doubt there is much to be said for it. It may be thought quite right as a business principle, and the Christian principle quite wrong. Many do think so. But, whatever may be thought about them, nothing can be clearer than that the two things are diametrically different. Here are two opposite spirits. One is mutual beneficence, kindness, sympathy, generosity, helpfulness, brotherly co-operation. The other is self-interest, self-assertion, self-defence, self-aggrandisement. There is simply no possibility of reconciling [the two spirits in any way whatever. They

are absolutely antagonistic. You can't reconcile them; but, of course, you may come to a compromise between them. Well, now, that is just what the Church has hitherto been doing. It has never taken an uncompromising stand on the principles of the New Testament as applied to business. I suppose the Church has never given much consideration to the subject. It found the commercial world established on a competitive principle, and it has assumed it to be a right and necessary basis; but it has insisted that the principle of competition must be limited and moderated in its working by the Christian spirit.

In the past this compromise between two conflicting principles has been comparatively easy, and in a sense has worked fairly well, and I am not prepared to say that the churches of other days ought to have done differently from what they have done. Business has been elementary and simple, and from various causes competition has been comparatively very slight. In times past every individual tradesman was his own master. For all ordinary businesses, companies were unknown. Every man traded with his own capital, and conducted his affairs in his own way. His relations with his own workpeople were direct and personal. I recently met with a very interesting illustration of this in a small book written a good many years ago by the present Dean of St. Paul's, entitled, "Are we Better than our Fathers?" "In 1668," writes Dr. Gregory, "there were few, if any, large manufacturers, no extensive contractors; few, if any, great employers of labour. When this Cathedral was built, the authorities had to purchase their own

material, to hire their own workmen, to send their own men to dig the stone in the Isle of Portland, to contract with barge owners to convey the stone to London, and to provide for everything which had to be done, instead of leaving all to be managed by a great building firm, as we should do nowadays. The consequence of this was that the work of the country was done by a great number of men who wrought with their own hands, had apprentices who lived in their houses, and some of whom might employ, more or less regularly, a few journeymen." Under such conditions it was a simple and an easy matter for every man to bring Christian principles to bear on his trade if he chose. Of course, tradesmen very often did not choose then, just as many do not now; but if they did not it was not because they could not.

It is becoming altogether different now. Businesses are developing into gigantic organisations without bodies to be kicked or souls to be saved. Between the capitalists—often numbered by thousands, and sometimes by scores of thousands—and the humble workers there are frequently large numbers of officials—directors, managers, superintendents, foremen—who, whatever their personal inclinations may be, are simply parts of a great commercial organism. They are men in a position of trust, and must carry out their duties on strict commercial principles. They buy their labour and everything else in the cheapest market and sell in the dearest, and in the long run they are bound to do so. No doubt commercial principles may be pushed with needless severity, and traders of high character would scorn to do things that are done every day in the mere eagerness to rake

in wealth, and without any genuine necessity ; but most business men are nowadays under no little pressure, and the pressure everywhere tends to become severer. Every business man knows that it is in the very nature of competition to become keener and keener, and sooner or later it becomes in the business world a question of the survival of the fittest, just as certainly as in the animal world. Everybody can see that if all who went into any given trade were to succeed in maintaining their footing they would soon become so numerous that they could none of them live ; and as regards the result, it would not matter in the least whether they were all Christians or not. In any business it is only because the weakest invariably go to the wall that the others are able to exist. Let an indefinite number of people freely compete with each other in trade, and sooner or later there will inevitably come a time when they will be cutting each other's throats. The throat-cutting may be done in the most Christian spirit, but it is throat-cutting for all that, and to imagine that it can be done without hurting anybody is a ridiculous delusion. It is notorious that small businesses are everywhere giving way to big ones, and almost every tradesman now finds himself driven closer and closer to the margin of his profit by the competition of great joint-stock concerns which are the direct outcome of competition in the severest form ; and as time goes on these great concerns will be able to carry on their trade only by engaging in still severer competition with each other.

Something of all this the Archbishop himself sees quite clearly. He perceives that, quite apart from

questions of character, mere trading exigencies may render it impossible to pay proper wages. "When," he says, "we lay down the principle that the toiler should be paid a living wage, then comes the question: What is to be done if the business will not pay it? . . . The employers are sometimes not well off themselves. The articles produced at this awful sacrifice are often much wanted by the poor. If we attempt to rush a matter of this kind, we may aggravate the difficulty where we seek to relieve it." Exactly so. And this difficulty will confront Christians as well as non-Christians or anti-Christians. Then what is the use of pretending that "the remedy must be in the character of the men who are dealing with these matters?" No reasonable person will for a moment, of course, dream of under-valuing the importance of character in commercial and industrial affairs. As I shall presently show, the Archbishop is literally correct when he says that the ultimate remedy is in character, but he is not correct in the sense in which he uses the words. In looking to character alone he is wrong. It is not a matter of character; primarily, it is a matter of principles, and where principles work out in this way there must be something radically wrong about them.

What is wrong about them—if the Christian religion is right—is that they are entirely selfish. The principles are false and bad, and with the rapid development of a highly complex social system, they are working out in new perplexities and difficulties. It is of no use for the Christian Church to delude itself with the idea of putting things right by zeal and enthusiasm. Things are upon the wrong lines, and

the farther you go on those lines the greater will be your perplexities and difficulties. Principles are radically wrong, and the churches should be the first to see this, whoever else should be blind. Unfortunately, it is the churches that are blind, and it is many of the people they ought to be guiding and teaching who can see. All over Europe there is a rising discontent, a deepening condemnation of the existing system of things, and a growing demand for a radical change ; and if that demand is running on lines as purely selfish and materialistic as those it seeks to replace, it is in a great measure the fault of the churches. They are failing to make an intelligent application of the truth they profess to the world's changing circumstances, and they are therefore losing—if indeed they have not already lost—whatever lead and influence they had. This seems to me to be very deplorable. At the same time, it is perhaps not altogether of such supreme importance as may be imagined by those who believe that the welfare of the great world depends on the churches. Woe to it if it did ! The world will go on whatever the churches may do or fail to do, and this thing will come out right. I do not know whether it is the nature of all bad principles to work themselves out to extinction, but nothing seems to me more certain than that this competitive principle of business is doing so, not only with rapidity, but with ever-increasing rapidity.

CHAPTER IV

PREACHING AND PRACTISING

BEFORE I go any farther, let me briefly state my main contentions, so as to make as clear as I can what it is I am driving at.

I hold that while competitive effort is no doubt an important factor among the forces of social evolution and personal development, nevertheless this principle of competition as the basis of our trade and manufacture is absolutely wrong. Of course, it has some great advantages, but its disadvantages are incomparably greater, and I contend that every stage of real progress we have made in the social well-being of our people has been achieved by what has been essentially a departure from it. I maintain that the only true basis for business is the Christian principle of mutual helpfulness and co-operation, and that, not in any vague, indefinite, esoteric sense, or on any limited and restricted scale, but in the most real and literal sense, and on the largest scale, Christians should contend for it all along the line. I want to show that as a working principle it is quite practicable, not merely as the outcome of a perfectly Christianised society, but as a necessary preliminary to it. Of course, it is not practicable, and it is not desirable, to bring about any sudden and total subversion of the existing system. Christians can rely only on appeals to

reason and conscience, and they can no more effect a sudden and total conversion to a practical application of their principles than they can suddenly secure universal assent to the principles themselves. All I contend for is that the Christian churches, instead of acquiescing in a false and unchristian basis of business, should at all hazards, either to themselves or to society, boldly take their stand on their own principles, and should support every attempt to put them into practice. Further than this, I take it to be a matter of simple observation that, quite apart from any effort of those either inside or outside the churches, the actual evolution of society is working towards the extinction of the false principle and the establishment of the world's activity on the Christian basis. The question, therefore, is not whether you will have a different system or not. In the order of Providence, in the automatic working out of social forces, the change is coming, and the question is whether the Christian churches will put themselves in line with the providential evolution of society or will fight against it. Social evolution, they may depend upon it, will go on, whether the churches fall in or not. How long *they* will go on if they do not fall in is another matter.

Now let us take a specific trade and follow it through what is likely to be its normal development, and see how it works out in the end. I quoted the Archbishop of Canterbury in his reference to articles very much needed by the poor. Let us take bread as typical of all such articles. There are only two things really essential in the baking business—a satisfactory supply of bread and proper conditions of

life for everybody concerned in making and distributing it. The only indispensable parties in the business are the makers, the distributors, and the consumers. Now the outcome of competitive supply thus far is that ninety-nine bakers out of a hundred find it as much as they can do to live themselves and pay the barest living wage for long hours of labour, very often—in spite of official inspection—in the filthiest little dens of bakeries. Their own lives are harassing and anxious, their men's little better than slavery, ruinous to health, and a vast proportion of the loaves they make are light in weight, poor in quality, and, because they are made upon a wasteful and inefficient system, dearer than they need be. The outcome is satisfactory neither to the masters, to the consumers, nor to the men—who, by the way, in London are at the moment of my writing threatening a strike, because, as they affirm, their working hours range from eighty to a hundred a week. Yet, asks the Archbishop, what is to be done? The loaves are much needed by the poor, the masters themselves are not well off, and the business really will not afford a comfortable living wage to the men. Dr. Temple finds himself in a cul-de-sac, and can see no way out. It is, he says, impossible not to be stirred to the very depths; but all he feels able to do is to declare, at what he would consider the very head centre of the Christian Church, that we must somehow—*somehow*—put a stop to these evils. Not one practical suggestion has he to offer. He has a vague idea that somebody must be doing what is wrong, that somebody's character needs reforming, and he feels very strongly that somehow their characters really must be reformed and the wrong

thus put right. At the same time, he clearly suggests a possible exoneration for all parties concerned! If the business won't afford better conditions, what is to be done? Whom can we blame?

Why does not the Archbishop go back to first principles and endeavour to see the commercial world, and all it exists for, in the light of his own teaching? If you look at it apart from prejudice or interests or prepossessions of any kind, this bread supply is perfectly simple. Here are so many people in London, and every day they require so many quartern loaves. We *must* have the loaves, and the most elementary application of the Christian principle of kindness and goodwill demands that the people who are making them for us and bringing them to us should be treated as we should like to be treated ourselves. There is no difficulty whatever in doing this if we all wished it. We have organised many commercial undertakings far more complicated and difficult than this. The supply of so many loaves requires so many centres of manufacture, so many centres of distribution, and the employment of so many people working a reasonable number of hours a day. There is no need for commercial strife and ruthless competition, for fraud and oppression, for trade-cunning and trickery, for cruelly long hours or foul and unwholesome workshops. The business can be done far better without it all. Anybody can see that if we all of us, or the majority of us, chose to do it, we could in six months set up a bread supply free from every trace of the evils which the Archbishop bewails. We could do it if we wished it, but the fact is we don't wish it, and the Christian Church, whose business it

should be to persuade us to wish it and to urge upon our acceptance this way of peace and goodwill and kindly co-operation, doesn't wish it any more than the rest of us. It does wish to put down strife and make an end of injustice, and to see workmen treated fairly, but it is not prepared to bring it about in the only way in which it can be done ; that is the simple truth of the matter. In the plainest defiance of its own fundamental rule it adheres to the method of competitive strife, and when that competitive strife works out in evils over which it is "impossible not to be stirred to the very depths," all that the official chief of the Church can do in the midst of his own Congress is to lift up hands in pious horror, to shake his archiepiscopal head and solemnly declare that "somehow—*somehow*—we must put an end to these evils." He hasn't a word to say in deprecation of the false principle out of which the evil arises. He ignores that altogether, and avows his belief that the remedy must be in the character of the men who are dealing with these matters.

The Christian Church must please itself. If it chooses to persist in preaching one doctrine and in all the commercial affairs of life to continue perpetually advocating and supporting and practising another, it may, no doubt, for many a long day yet, go on maintaining churches and chapels and getting a certain proportion of the goody sort of feeble folk into them ; but its worthy members may rest assured that it isn't *they* who are going in the future to lead the thought and guide the lives of all the more virile and ingenuous among the people on social questions ; it isn't *they* who are going to work out the social redemption

of the world and put an end to its industrial and commercial evils. If they persist in their present line, they may rest assured that so far as social reform is concerned, *their* Christianity is played out.

CHAPTER V

THE EVENTUAL BREAKDOWN OF COMPETITION

NOW let us follow up the bakery business. Competition itself, and the steady progress of modern trading, have at least a temporary remedy for some of the evils. Outside capital, looking for profitable investment, will presently come along and begin to supersede those filthy little bakeries. It will set up fine, well-arranged premises; for many of those embarrassed tradesmen, or for those who would be their successors, it will find positions as foremen, overseers, managers, and so on, at fairly comfortable incomes; for the ordinary workmen it will afford conditions of labour in some respects improved, and for the bread consumers it will supply loaves that are good at the price and just in weight. Joint-stock capital is already doing this extensively in London.

That may look like a final solution. Even if it were so it would not be satisfactory. It does not get rid of all the old evils, and it sets up new ones that eventually become even worse, and farther removed from any influence that Christianity can bring to bear. It has—for a time—improved the public bread supply, and given the workers better premises to work in; but it has not improved their wages or lightened their labours. Unless the men are strong enough to resist it, the tendency is the other way. It leaves the

journeyman baker with nothing to do during almost all his waking hours but to make loaves, and—so far as the business is concerned—it leaves the capitalist with nothing to do but to eat them. That may be inevitable, but it is not satisfactory. You may take just what view you please of the inequalities of life, but you will find it extremely difficult to persuade the journeyman baker that, as a final development of society's bread supply, that is just or reasonable, and his feeling of essential injustice will be stronger and stronger in proportion as he struggles up in the scale of intelligence and develops a healthy and natural craving for some of the advantages of leisure and the rational pleasures and refinements of life.

The capitalists who have taken the matter up probably make no pretence of being philanthropists, and even if they were philanthropists it would make no material difference in the end. They are in the grip of a system based on the principle of competition, and in the long run there is only one way they *can* go. But they are not philanthropists. They have not clubbed their capital in order to remedy what is wrong in the trade. Their sole and single object is to get the best return they can for their money. They have remedied evils only just in so far as will conduce to this. They have built up good premises merely to facilitate business, and they have improved the bread supply because they have to cut out the small bakers. These things are necessary. But it is also necessary to keep down all outgoings to the lowest point. Wages are, of course, a principal item, and they will pay no more than they are compelled to do. They would cut down wages and extend

working hours only that the men band themselves together to resist it. The men discover, of course, that while they are scrambling with each other in unrestricted competition for employment, the employers can do with them as they please. They form a union therefore; that is to say, they deliberately abandon their false principle of competition among themselves and adopt the true principle of mutual help and support. Of course, they do not do it from any Christian motive. Their incentive is entirely selfish, and trade unionism is therefore not to be regarded in any sense a moral or religious movement. But there is the curious fact that every successive move in this sequence of commercial development, though originating in the mere expediency and necessity of the times, and prompted by mere selfishness, is a movement towards social solidarity. The mere dynamic force of circumstances and the selfishness of human nature actually drive men, whether they wish it or no, towards the ideal which the Christian religion holds aloft. The men band together, and by that means—the only possible means—they hold their own, and, for a time, indeed, rather more than that; they force wages up and hours of labour down.

But, as the Welsh colliers and the amalgamated societies of engineers and others have found to their cost during the past year or two, the masters can combine as well as the men. You thus get two industrial armies arrayed against each other and all the conditions for disastrous strife on the largest scale whenever disputes arise. That is not final or satisfactory. Moreover, the chances are that before very long another evil of a very serious character will

begin to manifest itself. The employers, finding that they cannot cut down wages or lengthen working hours, will naturally take care to get only the most efficient and capable men. The small business system found employment for workmen of all sorts. It took in not only the thoroughly competent, but the indifferent and inferior workers—men who perhaps did their best, but who were past their prime, and were not up to any very high standard of efficiency. The small business system did not treat them well, and it paid them badly. But the big business system will not pay them at all. It will have nothing to do with them. It just kicks them out, or if the unions prevent it doing that, it will at all events prevent their coming in. Here is a case that appears in the papers on the morning of the day on which I am writing this—and this, it should be observed, at a time of almost unparalleled commercial activity.

THE STRUGGLE TO LIVE.

A SUICIDE'S SAD LETTER.

Mr. Samuel F. Langham, the City coroner, held an inquest yesterday afternoon, at the City Coroner's Court, touching the death of Thomas Edward Fox, aged 54, formerly a clerk in the employ of a firm in Cannon Street, and lately residing at 9, Sharsted Street, Kennington Park.

Elizabeth Fox, the widow, deposed that she last saw the deceased on the evening of the 2nd December. He was then very depressed owing to the fact that he had been out of work for some time. He was a kind, steady, and devoted husband.

The Coroner: Can you identify the writing of the letter found upon him?

Witness: Yes.

The letter, dated December 2, which the coroner read, stated

in pathetic terms that the deceased had "reached the lowest depth of misery and suffering, long-drawn-out starvation, and now cold is causing me intense suffering and pain." The writer continued: "It is impossible for any one of my age (54) to get employment, even men of 40 are seldom taken on, and yet irresponsible people say that I am lazy. Cruel indeed, when I have tried everything, at the same time being heavily handicapped with very frail health. The worst of it is, my misfortunes have brought such unmerited suffering on my most faithful and devoted wife—quite broken her health, in fact, poor dear."

The Coroner said that on another slip of paper, which was dated the 8th of December, 1899, the deceased had written: "Lingering still, because a friend gave me a few shillings. I shall have to do it to-night, though."

Evidence was then given as to the finding of the body in the Thames.

Eventually the jury returned a verdict of "Suicide during temporary insanity," and handed their fees to the widow, at the same time expressing their deep sympathy with her.

I do not know whether as yet there is any difficulty of this kind in connection with the baking business, but everybody knows that it is a very rapidly increasing trouble in many other lines of employment, both skilled and unskilled. There are thousands of men in London at this moment who cannot get employment at any price owing to the tacit or explicit rule of joint-stock trading that only young men are to be engaged.

And remember that from the competing-company point of view it is a reasonable and necessary rule too. It is quite a mistake to imagine that in all cases it may be adopted or not, just as managers and directors may think fit. Of course, circumstances vary. There are some large concerns that are able to manage with a certain amount of liberality,

and that are conducted with a real desire to do not only what is just but what is generous by employés. But in a general way, the big joint-stock concerns have only one object in view—to make the highest possible dividend, and thus to maintain or increase the market value of shares. The comparatively easy-going private trader gives place to the energetic and capable manager whose position is dependent on his success, and whose success is gauged simply and solely by the dividend he can show at the end of every half year. It is the manager's duty as well as his interest to speed up the whole machinery of the business. It is folly to say that the remedy for whatever is wrong lies in the manager's character. It does not lie there. The man is bound to conduct the business on strict commercial principles or to give place to somebody who will. He must engage the most efficient labour at the lowest possible cost, and he must get out of it all he possibly can, just as his rivals are doing. All hands must be young and energetic. So far as the manager knows, he will have nobody about him who is not in the very prime of his power. I do not know whether it has come to that in the baking business yet. I do not think it has to any extent ; but it will do so sooner or later. It has already in many departments of business come to be regarded as one of the niceties of management that mark the capable man, and in some instances is really of the utmost importance. I know many of the best authorities in London on matters of employment, and they are all agreed that the difficulty of finding any kind of work for men over five-and-thirty or forty has increased enormously of late, and that is how they all

explain it—mainly, not exclusively, but mainly by the speeding up of the commercial machine owing to so many private businesses becoming joint-stock companies with large bodies of shareholders who know nothing, and care nothing, about the details of the businesses they are concerned in, but will have dividends. Directors and managers may be humane and considerate men, but they are in positions of trust, and the businesses they direct are often engaged in the fiercest competition. They are under very severe pressure to do and to allow things that they would not individually do for their own private gain merely. Of course, no solution of commercial and industrial problems can be final or satisfactory which does not provide some sort of security against such flagrant evils as the abandonment to ruin and destitution of working men merely because they are getting on in years.

This joint-stock phase of the bread business is neither final nor satisfactory, but it constitutes a distinct and an important stage of commercial development—the stage at which the business begins to pass from a large number of private traders into the hands of combining capitalists. For a time the small men are able to hold their own. They work harder themselves, perhaps discharge a journeyman and make their own bread with the assistance of wife or children. They buy cheaper materials, and give credit and charge higher prices. But the big companies with their ample capital, their large purchases, their efficient appliances and their clever organisation and management, in the long run are bound to beat them. Sooner or later the companies will get virtually all the trade that is good for anything into their

own hands, and then another phase of evolution sets in.

Hitherto these joint-stock concerns have been growing and expanding by absorbing the trade of the smaller men. But the time comes when they cannot go on expanding in this way. They have got all the trade that is worth anything, and the only way in which any one of them can go on growing is by taking trade from the others ; and in order to do that it becomes necessary to begin cutting profits finer. Thus far their competition has been mainly with the small men, but now it becomes a fight among themselves. Two or three of the more pushing and eager begin underselling the rest, and there is necessarily a fall in prices and a diminution of profits all round. Expenses go up and profits go down, and shareholders are soon crying out. However large the nominal dividend, any serious decline will be sure to raise an outcry, because, as time goes on, in all joint-stock concerns there will be some who are not original shareholders, but have bought their shares at current market rates. Dividends of ten, fifteen, or twenty per cent. may be declared, but they may have bought their shares at a price which gives them only an actual three or four per cent. on their investment, and if dividends fall below this very modest figure there will be grumbling and dissatisfaction and criticisms of the management, and mutterings of changes. But competition goes on and grows fiercer and fiercer, and while it lasts the public get the benefit of it. The one great argument for competition as the fundamental and necessary principle of business either in the bakery or any other line is that it secures pro-

duction at the lowest cost and keeps down traders' profits, thus securing the interests of the public at large. While competition is in full, free force it certainly does that, whatever else it may or may not do. But in the ordinary and inevitable course of things there comes a time when competition reaches its utmost limit. Here at length are these big businesses underselling each other until profits are on the verge of extinction. What is to be done?

Why, there is only one possible course. These large concerns that are thus face to face in antagonism must drop their antagonism and come to some sort of an arrangement with each other. The master bakers have already combined against the men, and that same combination is now found very convenient for use against the public. Just as the men have done, the employers discover that this competitive principle of business becomes in the end simply ruinous. They, too, abandon the principle, and instead of cutting against each other they unite for their mutual interests, thus unconsciously taking another step towards the Christian ideal. As I said before, such a step is not in any sense a Christian movement, it is purely a matter of self-preservation: but it is in the direction of the consolidation of interests and of united and harmonious action for common objects, and the remarkable thing is that it is impossible to avoid it. When businesses come to a point at which profits disappear there must be a change or very soon a general collapse, and the only possible change is something in the nature of an abandonment of competition. These successive movements are not matters of choice, they are compulsory, and wherever

there is real competition they are sooner or later certain to come. They are necessary correctives of the evils of a bad system, a false principle. Men may applaud that system and may uphold that principle as stoutly as they please, but by its mere automatic operation it keeps on from time to time developing evils which irresistibly compel its abandonment.

CHAPTER VI

MONOPOLY THE INEVITABLE ISSUE OF PRIVATE TRADING

WHEN the large traders, either in the bakery business or in any other, find that they have come to a point beyond which there is no possibility of carrying competition much farther, they are bound to get together and endeavour to come to some understanding about prices. It is often, of course, a very troublesome business. For a time some traders will not come into the ring. They are strong, and confident of their ability to hold out until they have run down some of their most damaging rivals. Others will assent to an arrangement and afterwards break faith, and the ring will collapse, and free competition will again prevail. But the thing is only delayed; it is bound to come, and in the meantime some of the weaker concerns have grown still weaker, and have either broken down altogether or are in a condition to be absorbed by the stronger. It may be an actual purchase, or it may be an amalgamation. A certain amount of competition is thus got rid of, and many of the expenses of separate managements are saved. In this way the big businesses become bigger, and are able for a time to make good profits and keep up the value of their shares even without a ring. Moreover, this amalgamation helps to get rid of what is the

greatest difficulty in the way of all attempts to regulate prices—the large number of businesses concerned. The smaller the number, the easier it is to come to an agreement. Modern movements of trade are all in the direction of consolidation and unity of interest, and they all tend towards monopoly. Competition no doubt does secure the public interest while it lasts, though it does not do even that in the very best way; but if you watch its working out you see that the mere selfishness involved in it tends to extinguish it, and it gradually disappears. When workmen combine, there is no longer free competition in production. The producers have given up competing with each other. And when masters combine to regulate prices there is an end to free trade in distribution. As businesses become larger and larger in scale, and fewer and fewer in number, combination becomes easier and easier to arrange, and more and more effective in operation. Things thus inevitably move on towards monopoly, and there is nothing in the way of trade development that can possibly counteract the movement. There is no possibility of reversal. The process having been from small businesses to large ones, from large private businesses to joint-stock companies, and from separate joint-stock companies to monopolies, there is no possibility of getting back even a single stage. You cannot divide them again and make them compete. No conceivable legislation will do that. Monopoly has come as the natural growth of a selfish competition, and you have to recognise it as a fact that there is no getting rid of. Monopoly has come, and the bread-eating public must submit to it, and be fleeced by it,

and oppressed by it, or they must take it over into their own hands. Beyond all possibility of mistake that is the final issue.

No doubt it is difficult to imagine an actual monopoly of the bread supply of London, and probably the traders themselves would hardly wish it in any easily recognisable form. Things would be far likelier to go on smoothly with them if a semblance of competition were maintained, and everybody appeared to be free to open a baker's shop if he chose. While that is the case, there is a plain answer to all outcries about monopoly—"We have no monopoly; nobody has. Everybody is free to compete with us. It is true, no doubt, that we do a very large business. We could not serve the public so well if we did not. But you are as free as we are to do a big business if you can." For a very long time that may be sufficient for public opinion. It will seem unanswerable because, in the most obvious sense, it is true, though in the only important sense it is fallacious and misleading. Let the great bulk of the bread trade of London gradually accumulate in the hands of a small number of manufacturers, and then let the small number come to a friendly understanding among themselves, and, depend upon it, he would be a very plucky small capitalist who would venture to embark his money in opposition to them. You may get all the effects of a monopoly while ostensibly there is free trade. There is no actual monopoly of Fire Insurance business in London. You or I can set up a new fire office to-morrow if we are rich and daring, and choose to embark in that highly lucrative business. But, for all that, fire insurance business in

London—and indeed all over the kingdom—is to all intents and purposes a monopoly. There are forty or fifty companies in London, but it is of not the slightest use for a city warehouseman who is dissatisfied with the rate of premium charged by one of them to think of going to another. They all charge the same. The fact is, the representatives of all of them meet at a central office in Queen Street, Cheapside, once a week. They discuss their common interests and arrange all details of tariff; so that, although there are forty or fifty of them, so far as the public are concerned they are practically one concern. The bakers have not got so far as that yet, but they have gone much farther in the same direction than most people are aware. Comparatively few persons know that at this moment the price of most of the bread sold in London is not determined by the bakers who sell it, but is arranged exactly as the fire insurance premiums are arranged—by a committee of the whole trade, that is to say, or of the great majority. And even that is not quite all, for the price of flour of which the bread is made is similarly determined by another committee in Mark Lane, acting for the millers. What sort of bread we should get, and what would be the price of it at the present time if we really had free trade in it, we none of us know.

As yet there may possibly be no great harm in some regulation of prices; indeed, if it secured fair wages for employés, most of us would very much prefer that there should be a minimum selling price. There may be no harm at present, and some may be inclined to doubt whether there ever can be. Even if all the Metropolitan bread trade were in the hands

of forty or fifty great companies, they may be inclined to say it seems unlikely that they would venture to put up prices very much beyond what is fair and reasonable. Well, yes; it does seem so. It seemed at one time very unlikely that the fire insurance companies would scandalously overcharge their customers. And what would have seemed even more unlikely if it had been suggested would have been that the great trading houses of the city would tamely submit to it. But everybody in the city knows that fire insurance charges are most extortionate, and that almost every big fire is made a pretext for making them even more extortionate.

"I have been in business on this spot for thirty years," said a city warehouseman to me at the time of the great Cripplegate fire, a year or two ago. "When I first insured I paid $3/6$ per cent. Before the Cripplegate fire the rate had gone up about here to $13/6$, or from that to $15/$. We are now called upon to pay $31/$."

That, I admit, was an extreme case. The companies had in that neighbourhood a pretext for doubling the rate after the fire in the alteration of the plans of the ground owners; an alteration which, it was contended, would enhance the risk of fire. Previous changes in the locality had also justified some advance upon the original rate, as this gentleman admitted. But he most indignantly repudiated the idea that there was anything whatever to justify the multiplication of the original rate by nearly ten. And in the city they have been indignantly repudiating similar ideas for years past; but whether they repudiate or whether they don't, the insurance ring meets every week, and goes quietly on with its work.

Their profits are well known to be enormous. On the shares of the company in which this gentleman had been ensured £2 had been up, and they were at that time selling for £56. An insurance company invests £2 in its business, and by the simple process of overcharging its customers it multiplies its capital by twenty-eight! And the remarkable thing is that the best and strongest business men in London cannot resist the overcharge. They must either pay it or go uninsured. Time after time attempts have been made during the past few years to set up an independent office. The invariable result has been that the interloper has been run down or "squared," and brought into the ring.

Here is a paragraph which I have cut from the city article of the *Westminster Gazette* since writing the above:—

THE FIRE INSURANCE MONOPOLY.—We presume it is now generally known that fire insurance business in this country is a monopoly, that the offices are in a ring with fixed premiums, and that it is practically impossible to obtain insurance at lower cost. While the monopoly has worked with some attempt at fairness it has flourished; insurers have put up with it; at all events, attempts to break it down have failed ignominiously. Office after office has been established to break the ring, to compete with it by offering lower terms, and office after office has in time been absorbed or has succumbed. The monopolists have had an effective weapon in a refusal to reinsure risks of companies outside their own organisation. Now, however, there will probably be another struggle. The ring is trying to enforce upon members of Lloyds and other brokers,

a declaration that they will never participate in business except at the fixed tariff rates. Hitherto the fire insurance ring has had to fight individual companies. Is it now prepared to fight Lloyds? Vaunting ambition may o'erleap itself.

It is exactly the same with the Water Company in the city. By their Acts of Parliament, obtained, I suppose, when all traders lived at their places of business, they are empowered to calculate their charges for water on the rental of the premises supplied. But there are hundreds of houses in the city of London the rents of which are enormous, but in which nobody lives except during the business hours of the day, and in which the water used is very small indeed. Nevertheless, strong in their virtual monopoly, and regardless of all appeals to their sense of justice, the New River Water Company go on charging water rate on six hundred, eight hundred, or a thousand a year, just as though the rent afforded any fair criterion of the quantity of water consumed. "We could get the same quantity of bottled beer for less than our water costs us," said a city warehouseman to me once. Again and again there has been an incipient agitation over the matter, and some of the leading business men of the city have threatened to combine in resistance to the company, but nothing has come of it. The only practical step ever taken was the costly work of sinking an artesian well by the City Corporation in consequence of the exorbitant charges of the Water Company. The original idea was, I believe, that the Corporation might distribute water in competition with the New River. The

supply, however, has been confined to the Corporation's own model dwellings just off Houndsditch.

Now, if the great business interests of London find themselves thus powerless to resist or break up a well-compacted fire insurance ring, or to defend themselves against the exactions of a water company, what chance have the householders of London of resisting the bakers' and the millers' ring when they have had time to run down their weak opponents and "square" their strong ones?

Of course, they have no chance at all. In the end a bread monopoly or anything approaching it would mean dear loaves just as certainly as monopoly means dear fire insurance and dear water; and one more phase of the business of bread supply would have to follow the rest.

CHAPTER VII

THE GENERAL DRIFT OF BUSINESS

(A BORROWED CHAPTER)

IN the ordinary course of competitive bread-making, then, you have, no doubt, the mitigation of some incidental evils ; but on the other hand, as the thing progresses and develops, you get other evils of an even more serious and far-reaching character. You have—what no Christian should for a moment acquiesce in—the definite formation and consolidation of two distinct and widely separated classes : a large working class whose lives are nearly all toil, and a capitalist class who do no toiling at all, have no share whatever in the work, no personal relations with the workers, no personal responsibility, generally speaking, scarcely any power of control, who have nothing whatever to do but to draw dividends and spend them, or, it may be, to gamble with their shares. You have, further, these capitalists on the one hand, and the labourers on the other, both organised for attack and defence, and continually arrayed against each other, with the perpetual risk of disastrous conflict. Idleness, wealth, personal irresponsibility, on the one hand, and ceaseless grinding labour and bare living wages or total want of employment on the other,

while every movement in the trade—whether intended to do so or not—goes straight in the direction of monopoly, and the final extinction of that competition which we all rely upon for cheapness and good quality.

Now I want particularly to urge upon the attention of my readers the fact that it is not merely the bread business that is moving along that line of development I have been indicating. I have taken the bread trade only as an illustration, but all manufacturing and distributing business is following the same course. As I have already in another book¹ enlarged upon this, I do not know that I can do better than repeat what I have said there. The chapter from which I quote, and which indeed I virtually reproduce, begins by showing what I have already incidentally pointed out in these pages, that the whole history of our modern trade and manufacture shows a constant tendency towards larger and larger schemes. This tendency is not due to any casual or temporary cause. It is not due to any mere wrong-headedness of men of business. It is not wholly due to the prevalence of any vicious commercial principle. It is not attributable even to voluntary choice in many cases. It is a dominant, overmastering, irresistible tendency of the times, due, in a great measure, to the increase of population, and to the steady march of scientific discovery and mechanical invention. With scientific discovery and mechanical invention men are bound to go, and these forces are rapidly taking industrial and commercial enterprise out of the hands of small traders and manufacturers, and transferring it to great organisations.

¹ "The Social Horizon." Swan Sonnenschein & Co., Limited.

Just look around. A hundred years ago, stage-coaches, managed upon a system perfectly marvellous to our great-grandfathers for swiftness, and punctuality, and convenience—stage-coaches, and waggons, and carrier's carts in the hands of small proprietors afforded the main travelling facilities all over the land. They have given way to vast railway systems. Thirty years ago the rival 'buses of small owners were plying all over London, and there was no such thing as a large cab company, or a tram company, or an underground railway. To-day, with the exception of a part of the cabs and a small number of the omnibuses, the whole business of street passenger conveyance is in the hands of proprietary bodies that may almost be numbered on our fingers' ends, while all the allurements of speculation and all the stress of competition are continually suggesting amalgamation and combination—are being pushed in the direction of entire monopoly, that is; and at the same time 'buses, and tramcars, and cabs have all been placed under stringent public regulations.

Again, within the memory of all of us, parcel-carrying was a business for small men. Not many years ago the first of the great parcel companies came upon the scene, and it appears but the other night that I, as a journalist, was up at the General Post-Office to witness the sight presented there on the occasion of the first despatch of parcels by public machinery. It is the same in almost every direction. Five-and-twenty years ago the shoemaker's stall was the place where boots and shoes were actually made. To-day, for the great mass of people, they are made

in huge factories full of the clatter and rattle of machinery. Twenty years ago almost every milkman who came to your door was a master man. He could keep his cow where he pleased, and sell you as much water in your milk as you were simple enough to take. Now he must construct his cow-sheds according to Privy Council orders, his milk is subject to Board of Trade inspection, and he himself is being rapidly absorbed into huge centralised systems, one of which—and that I am assured by no means the largest—makes in London 60,000 calls a day with ha'porths and pen'orths of milk. The meat trade is going the same way. To say nothing of the vast enterprises by which meat is poured into our markets from Chicago and the River Plate, from Australia and New Zealand, there are companies in Smithfield owning butcher's shops in almost every town in the kingdom. Even the army is much more of an organic whole than it was fifty years ago. Lord Wolseley once told me that when he entered the service the British Army was merely a very loose aggregation of autonomous regiments, almost without any organised cohesion whatever. Many of those only now in middle age can remember when the clothing of every regiment rested absolutely with the colonel. The colonel drew so much money for the clothing of so many men, and he made the best bargain he could for his country—and himself—with sweating contractors. That system lasted until we went to war in the Crimea, and then there was a dreadful scandal, and the whole business was reorganised. The work is now done for the whole of our infantry by a great Government department, housed in a splendid factory

up at Pimlico, where the seamstresses are comfortably accommodated in a sort of Crystal Palace, and where everything is done by machinery, even to the cutting out of the garments and the pressing of the seams. Again, anyone who will go and inspect a well-appointed modern laundry, such, for instance, as may be found in any London prison or workhouse, will perceive at once that the very washerwomen in our midst are, as individual workers, as inevitably doomed to disestablishment as though they were all Archbishops of Canterbury. Turn to the grocery business. You will find that, beyond all question, competition is keener there by far than it ever was. Small grocers find it more and more difficult to hold their ground. To make a given income, a grocer must now do a much larger trade than he need have done five-and-twenty years ago. There are stores to be competed with, and great joint-stock concerns with branches all over the kingdom. They buy largely, get special terms, take advantage of discounts, and are thus enabled to cut profits so fine that there is simply no chance for small competitors. A man who could formerly live comfortably on a trade of four or five thousand a year must now do fifteen or twenty thousand, or he must soon shut up shop. For magnitude of scale, for organisation and methods of business, and for smallness of profit on each transaction, some of the stores and larger retail grocery businesses of London and our other great centres of population would, fifty years ago, have been among the wonders of the world. To-day, these big concerns and their splendid management are so familiar that we none of us think anything of them ; but they are, nevertheless,

quietly absorbing into themselves the greater part of the business of distributing groceries, leaving every year less and less room for small retail shops. I was recently discussing these matters with a much respected member of Parliament, one of the largest brewers in the kingdom. "Yes," he said, "there is no doubt that it is so. We find just the same movement in our business. We are bound to keep on taking over houses and enlarging our operations. We don't want to do so. We would rather not; but we are obliged to do it."

The Brewers' Almanack for 1900 shows that, whereas in 1881 there were in the United Kingdom 16,798 brewers, in 1899 there were only 6,888. This, of course, does not mean that less beer is being brewed; on the contrary, the quantity during the period has gone up from 27,350,000 barrels to 36,498,000. But the little breweries are all being swallowed up by the big ones, and although, for the present, the number of these large concerns is considerably increasing, and will probably continue to do so while there are any little ones left to be amalgamated, these big ones are already beginning to coalesce with each other. The most conspicuous instance of this, lately, is the combination of the great Reid and Watney breweries. The two businesses are now run by a joint-stock company, whose capital, I am told, is between fifteen and sixteen millions of money.

Large businesses, highly-developed organisation, that has been the tendency everywhere for a long time past; it is the tendency at this moment when, remember, we are only just at the threshold of the age of electricity, and may reasonably expect a still

further swiftening of our onrush in the same direction. Precisely the same forces that are tending to the extinction of small businesses now and are compelling men to combine in great operations, and large and comprehensive schemes of business, will continue to operate in the future, and the probability is that they will continue to operate with a sort of compound accumulation of effect, which at present we can but faintly realise.

But even though there should be no acceleration of the process, suppose this sort of thing should continue to go on merely as it has done in the past and is doing now, what must be the inevitable effect? The inevitable course of things is as clear as the path-way of the sun across the heavens. At present these big businesses are thriving and expanding by absorbing the profitable trade of the smaller concerns about them. A little later on they will be grappling in competition with each other. Of course, they are competing with each other now, but as time goes on this competition will become keener and keener, and by sheer stress of necessity they will be forced to combine and amalgamate. At the present moment there are but eighteen gunpowder manufacturing firms in the kingdom, all of them, of course, large concerns. Yet I was told the other day by the manager of one of them that so keen was the competition for business that in some departments of their trade their capital hardly yielded them as much as they could have got by investing in Consols. What is the obvious remedy? Is there any sort of backward movement possible? Of course there is not, and they cannot long stand where they are. First,

they will try what can be done by forming a ring. As a matter of fact, they did try something of the sort the other day—met together and came to some understanding about prices, but one or two of them broke faith with the rest, and the thing collapsed. The ring having been tried and found unsuccessful, or having been established and found to work satisfactorily for a time, must eventually suggest a still closer connection and consolidation of interests, and amalgamation of capital will be the final stage. In Germany the trade has actually attained to this. The whole manufacturing interest has combined in one great concern, and complete monopoly has been established.

What has been the precise effect of this in Germany I do not know, but it is quite obvious that the tendency would be to raise the price of gunpowder, and clearly, if the same thing should one day be effected in England, prices might be expected to go up here also. An increase in the prices would not, perhaps, be absolutely necessary, because the saving effected by amalgamation would largely increase the profits. Indeed, in America the formation of great rings and trusts has in some cases resulted in a decided lowering of prices, so great has been the economy of working. The economy, however, has been obtained partly by the wholesale dismissal of superfluous labour, and the formation of monopolies clearly puts the community at the mercy of those who hold them. At present these monopolies are comparatively young, and those who have obtained them can hardly afford to show all the power they have secured. Their policy is to disarm hostility and

to encourage confidence. Let them get as old as the London Gas and Water Companies, and feel their position as strong, and they would be just as ready to take full advantage of their power, if only with the object of enhancing the market-value at which they must be bought out. In the case of gunpowder, the general population would not, perhaps, feel greatly aggrieved. But that process of extinction and combination, which in Germany has resulted in establishing a monopoly in the gunpowder trade, and has all but attained the same thing here in England, is going on with the utmost rapidity in the matter of meat, and milk, and grocery, of boots and shoes, and clothes, and books, and printing, and railway travelling, and almost everything else. They are all going that same way.

Long after I had written the chapter I have been quoting, I began to cut from the newspapers paragraphs relating to combinations of this kind. I did it with a view to the writing of this book, and in order to show the continual progress of the thing. I did not continue it long, for I soon began to be quite embarrassed by my gleanings. In a very little time I found that I was accumulating enough to fill a book as large as the one I was thinking of writing. To mention just a few of my cuttings, and taking them just as they happen to come, here is first a union of several Scotch Linoleum Companies, with a joint capital of at least three millions of money. Next comes a reported combination of perambulator manufacturers with a capital of £850,000. Then I have a cutting telling of the determination of the Welsh miners to affiliate their unions with the Miners

Federation of Great Britain. Next is a big brewery amalgamation. "The idea is, by closing superfluous premises, to make a large saving in working expenses." An important provincial paper states that "we have authority for intimating that a combination is contemplated by which all the retail butchers in this district will be placed under one directorate." "These are days of gigantic joint-stock combinations," says another paper. "The latest is one of the Lancashire cotton-spinners and doublers. No fewer than thirty-two firms have consented to join, and the capital is put at £5,000,000. The ostensible reason is to save the expense of management." The next cutting I take up also relates to a *rapprochement* in the cotton trade. "A very interesting experiment, in view of the better organisation of production and the prevention of hazardous competition, was initiated yesterday afternoon at a meeting of gentlemen engaged in the cotton trade, held in Manchester, to hear from Mr. G. P. Holden, of Darwen, an explanation of his scheme for putting the industry on a better basis. Mr. Holden argued that the depressed condition of the cotton trade was not due to foreign competition, but to competition among ourselves. His remedy is that all manufacturers should send to the Royal Exchange daily a confidential return of the amount of their sales, the aggregate to be published daily as an official return. He believes that this would strengthen prices, and result in a permanent improvement of the trade." Then there is an amalgamation in the steel trade, and the next cutting is from the *Westminster Gazette*, which, in referring to a big tube-making union of

capitalists remarks that everyone is getting heartily sick of hearing of new companies. The Irish pill-makers combine, three great leading dye-works are to become one concern, there is a paper ring, and a cigarette trust, and a fusion of publishing firms and a combination of bedstead makers, and a big printing union, and so the list goes on, and one could continue it quite indefinitely. I do not know how many of the schemes have come to fruition, nor is it worth while to inquire. Everybody must be aware that there has long been a decided movement in this direction, and that the movement is accelerating.

I have pointed out the fact that there are companies in Smithfield with butchers' shops in every considerable town in the kingdom. With their large capital and extensive business, I am told that wherever they have set up in a town, the general effect has been to bring down prices about twopence a pound. Even then, one of them was for a time, I believe, able to pay a dividend of eighteen per cent. While I am writing this page that company has just issued one of its annual reports. It shows that they own over five hundred shops. They have spent over a million of money in the purchase of businesses and plant, consisting mainly of refrigerating stores in different towns, and refrigerating machinery in various large steamers, in which they bring their enormous imports. How is it possible for the ordinary butchers of provincial towns to stand their ground against such competitors? The weaker ones must soon be snuffed out, and those that are strong and able to be troublesome are bought up, and, sooner or later, competition in meat supply comes to an end. An organisation of

this sort is bound to push on to monopoly, because without it they are always liable to find themselves in the predicament which the report I have referred to shows that this company is in. Not long ago, as it has been said, they were paying eighteen per cent. Last year, with all their capital, and all their shops, and their plant, they made a loss of £70,000. This was simply because the cost of beef had gone up in America, from which they imported ; and owing to competition with other importers and with rival retail dealers, they were unable to raise their prices correspondingly in this country. Just so long as there are two of them left to cut against each other, so long will there be the strongest possible inducement to try and crush out or buy up the rival, or to amalgamate with him. This is precisely what is going on between the two great omnibus companies in London at this moment. Everybody knows that for years past ruinous rivalry has been maintained between the London General Omnibus Company and the Road Car Company. For a long time it was a question of crushing out. The Road Car Company were no sooner on the streets than the others grappled with them in deadly competition. They are said to have spent fabulous sums of money in running omnibuses at a loss so as to ruin their young rival. But the young rival has taken more to ruin it than was calculated on, and the General Omnibus Company has itself suffered most seriously, and both bodies of shareholders are crying out for truce. Here is an extract from a newspaper report of the last meeting of the Road Car people. The chairman said :

"They had held their own during the past half-year, and as to future prospects, he said they might benefit probably by an increase of fares (applause). But that was a matter which did not rest with the Board of the Car Company (applause). They had been ready to meet their rivals and adjust the fares for a very long time past, but the directors of the General Company had not yet seen their way to do so (cries of 'They will'). He hoped they would. Why the General Omnibus Company's accounts were not out, he could not say. Perhaps the directors could not decide who should be sacrificed to the indignation of their own shareholders. When the matter was settled, probably they would issue their report. Whether their rivals were getting tired of the suicidal policy they pursued, he could not say ; but he did not think the shareholders of the General Company were (applause). When the shareholders of the General Company forced their board to exercise common-sense, the directors of the Road Car Company would be pleased to meet them, and there might then be an adjustment of fares. A shareholder said 'he should do his best to bring about a reconciliation between the two companies.' He moved 'That this meeting urges upon the directors that a friendly conference be held with the directors of the London General Omnibus Company in order to bring about a rearrangement of fares for the benefit of both companies and their shareholders.' Another shareholder seconded, and the resolution was agreed to."

That is a near approach to a final stage, and some day, though it may be a long time hence, the business of our meat supply will be in very much the same position. The public will find itself at the mercy of a monopoly, or something virtually amounting to it, and, of course, will be compelled to step in, and, just as they have done in the London gas supply, will stipulate for quality and limited dividends, and in other ways secure the rights of consumers at large. That is the last stage but one. Finally, the public will see that meat supply is a matter of vital interest to everybody, just as they are now coming to regard

the water supply in London. It is everybody's business, and it ought to be managed by the public and in the interests of the public. If there were still all the ramifications of 100,000 small private businesses to be dealt with, the task of extinguishing them and re-organising the whole supply on a national basis would be almost hopelessly impracticable. Nobody would dare to propose it. But here you have a monopoly, and all the machinery of a monopoly ready to your hand, and already, to a very great extent, under your control. When the movements actually going on now have developed to that point, the final stage will come easily and naturally. Society will feel that it is not getting all the advantages it ought to do, will quietly step in and assume complete control of this section of its food supply, and we have made another definite and irreversible step along the path towards universal co-operation.

But how long will it take to bring this about? you may ask, perhaps. I cannot pretend to say. I have taken the meat trade merely as an illustration, and it may very possibly be that that would be one of the very last to come under complete public control. I am pretty sure that if we each knew what we have to pay for the long line of intermediary agents between the man who fattens the bullock and the butcher's boy who hands our sirloin down the area steps, the meat trade would be one of the first. But these things are hidden from us, and how long it may be before any given trade shall have worked its way up through the various stages of competition into a complete social development must depend upon innumerable contingencies that it is quite impossible

to gauge or calculate. What I am endeavouring to show is that, in the ordinary working of business competition, we have this tendency to monopoly, which is not only preparing our industrial affairs for public control, but must eventually compel the public to assert that control. In the very nature of competition in business, in the very principle which many good people regard as the one vital and essential feature of it, we find the germ of its own destruction and extinction. The keener becomes competition, the more rapidly shall we move on towards monopolies, and the very men who are pushing their business in the most unscrupulous spirit of rivalry are those who are playing fastest into the hands of the Socialists.

I may supplement this by saying that since that chapter was written this consolidation of business interests, in America especially, has developed to such an extent that there have been of late the most serious apprehensions of danger of some sort of a popular rising against capital. The number of people who have been thrown out of employment by the labour economies of trusts and syndicates of one sort and another has been so enormous as in itself to constitute an element of peril in some of the States. Only on the morning of the day on which I am writing this page, I find the following passage in one of the morning papers. It is from an interview with the representative of the American Convention of Labour sent over to this country to attend the Trades Union Congress about to assemble at Plymouth, and it is, I may say, entirely in harmony

with information which has privately reached me from America for some time past.

THE CURSE OF THE TRUST SYSTEM.

"Do you find very much feeling against the Trust system?"

"Yes, and it is becoming daily more and more intense."

"Is there a belief that the system can be stopped, in the sense that you can return to the freer and more individualistic state of trade?"

"No, very few are foolish enough to believe that we can put back the hands of the clock."

"In what direction, then, do you hope to see a remedy?"

"In the direction of legislation, which shall substitute public for private control in those trades which have become private monopolies by the growth of the Trust system."

"But is not the Trust influence almost a dominating one in regard to your legislation?"

"Yes, that is true; and in that fact lies a danger to our social peace which can scarcely be exaggerated. The tyranny of the Trusts is becoming unbearable. They form an ugly incubus. On the one hand, they extort from the community; on the other, they grind down and crush their workers. Their burden is becoming intolerable. Everybody recognises that now. And of this I am certain—that unless a peaceful remedy against their tyranny is quickly found in legislation, it will be sought for in revolution. It is literally a case of reform or revolution. Public feeling is becoming exasperated by the tyranny of the Trusts beyond the point of endurance. For that reason the outlook is really a very serious one."

Legislative control is obviously the only direction in which a remedy can be found. It must be a public

control securing public interests. It will set up standards of quality; it will regulate prices so far as to stipulate that when profits go up prices must go down. It will, in course of time, insist on the rights of workpeople, and it will endeavour to safeguard and extend the welfare and convenience of the whole community. That will be the aim of legislation, and, it need hardly be said, it will be the aim of trusts, and syndicates, and rings to evade and circumvent the public control in every possible way. All the currents of thought and intelligence and public spirit are, however, against the monopolists, and, as time goes on, the public control is likely to be more and more stringent and complete until eventually, so close an approximation to a public service is attained that the assumption of entire ownership and management will be effected without much difficulty.

CHAPTER VIII

A RADICAL AND ALL-IMPORTANT DIFFERENCE

ENTIRE public ownership and management, then, will be the ultimate development of our bread business. Private capital will disappear, and the whole thing will be in the hands of the entire community or municipality of bread-eaters.

Pray let it be understood that the probability of this issue is not mere speculation. It is not an issue which depends upon anybody's action or inaction, upon anybody's opinions or principles. Here are certain forces in continuous action. As a plain matter of fact, those forces have hitherto worked in a certain direction; they are still working in that direction, and, from the mere self-seeking motives of them, they are quite certain in the future to continue to do so. The goal is monopoly, and monopoly in private hands sooner or later becomes intolerable, and precisely the same force which has produced the developments all along—the mere selfishness of human nature—will lead to the assertion of public rights, and the taking of the monopoly into the public hands. The bread monopoly will become a public monopoly.

Of course, it is not to be assumed that everything wrong will be at an end even then. You may very soon find that you have merely exchanged one set of

evils for another. The public become the employers of the makers and distributors of bread, and may be as hard as private employers, and even harder, and more indifferent to the condition of the workers. Corruption and mismanagement may creep in, and, while the employés may be no better off, the condition of the general poor may be even worse. Bread may not be so good, and prices may be higher. All this is obvious enough.

But there is this radical and all-important difference, that whereas formerly many of the evils were inherent in the system of business, and could not be separated from it, they are now entirely evils of character or mere inefficiency. While competition was in full swing, and traders and capitalists were scrambling for profit, everyone pulling against all the rest, and while everything was regulated by the "market value"—which is merely the resultant of an indefinite number of contending forces—it was impossible to remedy evils, even though everybody deplored them. The principle was wrong, and on that wrong principle the best of men could not always do right. But now you have got on to a right principle, and all you want is right men, and those you are quite as likely to get as you were before, and indeed far more likely. You have given up hostility and antagonism, and you have got on to the principle of working together for the common good, and now, my Lord Archbishop, if there are evils of any kind, you may say with the utmost confidence that "the ultimate remedy is in the character of the men who are dealing with these matters." You will not find yourself in any kind of *impasse*, in any sort

of dilemma between the payment of starvation wages or taking the bread out of the mouths of the poor by raising the price beyond what they can pay, while the owners of capital are living in idleness and luxury on profits wrung out of both. *Now*, if the supply is not what it ought to be, and the public are defrauded, and the poor are suffering, you may come down as boldly as any prophet of them all, with a stern "Thus saith the Lord." You may strike home at every man's conscience, because every man has one man's share of direct personal responsibility. In this sense—and it is vitally important to observe this—the system of general co-operation is the most individualistic conceivable. No man can escape his full personal share of responsibility for his brother-man's welfare. Wherever there is wrong, such as the Archbishop has been deploring, it is the public sentiment and the public conscience that are at fault, and you cannot be wrong in hurling the thunders of the moral law. "The spoil of the poor is in your houses: what mean ye that ye crush my people and grind the faces of the poor?" Bring that message now, and many a good man may say, "The Lord knows we don't want to grind the faces of the poor, but in the grip of this ruthless competition how are we to help it? It is not our doing; it is the law of supply and demand and current market rates which we, individually, can no more affect than we can affect the wind."

It is really very startling to find how completely the issue to which the competitive system, as it ultimately works out, falls into line with the teaching of the Founder of Christianity at a period which,

compared with the present, might almost be described as the social and industrial infancy of the race. Just look at the facts. At a time when the morality of the world was at the very lowest ebb, and society seemed rotten to the very core, an obscure Galilean came quietly forward from the seclusion of a carpenter's shop and declared with a calm, authoritative confidence that at once arrested attention, and carried enthusiastic conviction, that the strife and discord, the greed and competition around were all wrong ; that the true spirit of life was a spirit of love and harmony, and mutual helpfulness. Love, He told the world, was the very heart of God, and was the only hope of individuals and of society. Men should not fight against each other, but should work with each other. Was it a mere pious opinion, or had it any sort of divine authority behind it? Was it simply the amiable utterance of a placid and peaceful disposition, or was it a revelation of something in the very nature of things? For nineteen centuries the world has been debating these questions, and, with all its wrangling, it has not agreed about them yet. Meanwhile the mysterious force at the back of things has been impelling them steadily onward, and to-day we find society actually developing on those very lines indicated. That seems to me to constitute a proof of the truth of Christianity worth all other evidences put together. There can be no mistake about such evidence. Nineteen centuries ago Christianity came with the message that God is Love, and the Father of all ; that all men are brethren, and that harmony is the true rule of life, and here to-day we find that the most advanced civilisation is rapidly moving on to a con-

summation necessarily involving that very relationship, and rendering it practically impossible to go on upon any other footing. Ultimately they *must* work together in associated effort organised for the common good alone, and not for individual gain ; and though Omnipotence itself cannot force free agents into a spirit of concord and mutual beneficence, it *is* actually compelling them into a relationship in which that spirit is the one obvious condition of success. Here, in this slowly looming outcome of the long travail of humanity, there is evidence to the divine truth of that early message, not written in books, or handed down by tradition, or entrusted to a church, but indelibly written in the very nature of things.

The keen business man cannot see it, and won't have it at any price. He says it is all moonshine. Love may be all very well in its way, but you cannot carry on trade on a basis of love. Competition is the soul of business, and always must be. And one can almost imagine a ripple of sardonic laughter running through the universe as the 'cute man of business plunges again into the scrimmage, bent on making another two-and-a-half—all unconscious that it is that very eagerness to get another two-and-a-half out of his fellow-men for his own pocket that is quite certain eventually to extinguish competition, and necessitate the saner system of carefully organised co-operation for the common good.

CHAPTER IX

A CLEAR INDICATION OF PROVIDENCE

HERE, then, we have first the whole commercial world, from time immemorial, based upon the principle of self-seeking competition. Secondly, we have the Founder of Christianity declaring, as the essence of His message to mankind, that the very opposite is the true principle of life. Thirdly, we have the entire Christian world professedly accepting that declaration as absolute truth; and lastly, we trace along the natural development of trade, and we find that in the end the false principle actually extinguishes itself, and compels us to adopt a system based on the true principle, in mere self-defence. That false principle *proves* itself to be false by working out to its own extinction, and in the end, whether we wish it or not, we are forced into a system of united action for the common good—a system in which the sole condition of success and of the elimination of every evil is that every man shall act in the spirit which Christ enjoins.

Now, let any intelligent Christian thoughtfully consider this, and I think he must be convinced of two things. First, as I have already said in effect, we have here unimpeachable evidence of the real divinity of Christ's teaching—unquestionable testi-

mony to the divine source of the living principles He laid down; secondly, we have for our guidance a clear, safe indication of the way of Providence with regard to commercial issues.

Possibly there may be some disposed to think that if Providence is so unmistakably working in this direction, we have only to keep jogging along as we are, and everything will come out right. May not we assume that Providence will carry the thing through without our perturbing ourselves?

No; you cannot assume anything of the kind. But even if you could, to you as a religious man, professing to be concerned in the progress of mankind, can it be altogether a matter of indifference whether you are consciously working in line with Providence or are shaping your aims and objects on lines that are opposite and antagonistic? If it is really the fact that all the unconscious movements of commercial society are steadily in the direction of consolidation, and co-operation and common interest, are you likely to be able effectively to combat the commercial evils of the day while you are going on the assumption that exactly the opposite principle is the true one? It may be perfectly true that Providence is independent of your doings, but are you altogether independent of the doings of Providence? Providence may work out its ends with or without your co-operation, but can you work out your ends without the co-operation of Providence? It may be your purpose to Christianise the world, but are your efforts likely to be very successful if you are going about it one way and Providence is going another?

No; if it were true that social evolution would

eventually carry the thing through without human acquiescence and co-operation, no Christian man could afford to shut his eyes and close his mind to the providential trend of things. But it is not true. Providence in this matter is not dealing with the merely material, but with human free will, and in the final result the successful working out of the social design must depend upon human acquiescence and co-operation. "If we ever are to have a millennium," said Dr. Jowett, Master of Baliol, "men will have to make it." What the steady evolution of things is working towards is an industrial system which is indispensably necessary to healthy society and the general spread of Christian spirit and sentiment; or, as the New Testament has it, the Kingdom of God. It is part of the coming of that Kingdom, and you dare not be indifferent to it.

If there really is any such thing as a providential direction and control of human affairs, surely it must be discernible in this. It is not that masses of men are, by a common impulse, moving in a certain direction. That in itself would not have been any safe indication of providential working. Men have often done that, and have been going wrong all the time. The marvellous thing is that while they are all going in one direction, their common impulse is to go exactly in the other. They are really moving towards the consolidation, the union, the community of interest necessary to perfect society. What they all wish to do, and what they all think they are doing, is to work every man for himself without the least thought or concern about society. Every man is acting for what he conceives to be his own individual interest, even

when he enters into combination with others. That is what they all desire to do, and what they believe they really are doing, and that alone, and all the time they are actually heading straight towards a social system, of which they have little or no conception, for which they have no desire, and which is at the very opposite pole from that in which alone they are in the least interested. They are like ships making, by steam and sail, every effort to go west, while all the time there is an unrecognised current beneath them steadily bearing them east. If from the distant shore you watch them carefully, and perceive that in spite of all their efforts to go one way they are really going another, you will have no hesitation in affirming that they are subject to the influence of some unseen power. If it were only one ship, you might think it just conceivable that it was not the set of the tide or some ocean current that was bearing her back, but something in the ship herself. Her engines perhaps were somehow working backwards when they were supposed to be going forwards. But if you saw a hundred ships all in the same drift you would say, of course, that it could not be the propulsion of the ships. They are evidently all in the grip of a great natural force outside themselves, and altogether beyond their mastery. This movement towards monopoly and public control is not due to human impulse. It is the mysterious working out of moral and social laws, irrespective of human impulse, and you can hardly be wrong in regarding it as the direct working of Providence towards a result to which it behoves us to push on by all possible means. It is the goal towards which we are plainly directed by

the principle laid down by Christ nineteen hundred years ago. Christ came as a teacher of moral truth alone, an expounder of the moral laws of life. But suppose He had come as a teacher of the physical laws of the universe, and had declared to those about Him that there were certain things in Nature that were not in accordance with the true laws of the physical world, and had pointed out certain indications of what was wrong. Imagine, for instance, that He had proclaimed that by the true laws of light the rainbow should have presented three sides of a square instead of a semi-circle. Suppose that He had laid down the true law, had declared that it was the providential purpose that that law should assert itself, and the rainbow assume rectangular form. All the scientific men of all the centuries might have ridiculed His teaching, and might have adduced mathematical demonstration that it was wrong; but the gradual appearance of a rectangular rainbow in the heavens would have put them all to confusion, and men would everywhere have said that Christ had shown deeper insight into physical laws than all of them put together. They must have admitted that His teaching was undoubtedly right, and the rectangular rainbow unquestionably an indication of the triumph of the physical law that Christ had proclaimed.

Now, we have in this obvious tendency towards unity of interest in commercial affairs a phenomenon even more remarkable than that, for it has not only come about, as it was declared that it ought to do, and predicted that it would do, in line with the true law of life, and because it was the purpose of Providence; but it has come about in spite of what seems to be a

universal law of human nature working in exactly the opposite way. There is no characteristic of humanity more deeply implanted, or more uniformly prevalent, than selfishness, and men might have said—indeed, men always have said, and every day they are saying it still—that human nature, being what it is, this united working for the common good could never come about. Self-interest is the first law of human nature, and this is dead against that self-interest. But it is this very self-interest that is working out this result. The consolidation of business interests and their movement towards public control is proceeding, not only in spite of selfishness, but by the very force of it. It is as though Christ had predicted the appearance of a rectangular rainbow by the very operation of a natural law manifestly working towards the production of a semi-circular one. All the way through, men, notwithstanding Christ's enunciation of divine principles, have thought that it was for their interest to work for themselves, and they have all done so. Every man has schemed for himself, laboured for himself, accumulated for himself, as though his individual welfare and happiness were the only thing in life of really serious importance. And, as the final outcome of all their scheming, and labouring, and accumulating, they are going to be irresistibly landed in a social system of industry in which each will be working for all, and all for each; in which their interests are common, and under which complete success can be attained only by every man working for his fellows as he would for himself—exactly as Christ declared it was the will of the Father of us all that we should do. Every step they have taken, they have taken for

themselves, and without any thought of an ideal society, and yet every step has been a movement towards that ideal. The square rainbow is already looming clear upon the cloud, and the very men in the street are already kindling with enthusiasm at the perception that a divinely ordered social system is surely coming. The men in the street can see it, and many of them are proclaiming it at the street corners of all our great centres of population.

Why are not the churches seeing it also? They are, of course, right in looking to individual character as the ultimate aim and object of Christianity, but how can they more effectively build up character than by laying down sound principles of action, and holding up animating social ideals to be attained by them? Is it not possible that adherence to a wrong principle may destroy character faster than all their teaching can build it up? Why are they not resolutely taking their stand on that basis of beneficent harmony laid down for all time by the Prince of Peace? Why aren't they advocating the abandonment of this ruthless competition as fast as it may be practicable?

Do they know what answer the hard-headed, hard-handed working-classes all over England are disposed to give to that question? They say that it is because such a reconstruction of the commercial world is opposed to the interests of rampant capitalism. They say that it is because the Christian churches are dominated by capitalist ideas, and that the Christian teaching is corrupted and adulterated by the worship of wealth. It is not altogether true; but who will venture to say that it is wholly false?

And if it is even partially true, can the churches wonder that they cannot get hold of the masses? How are they likely to get hold of the masses while they haven't got hold of their own principles, while they show no understanding of the industrial problems of the day, no recognition of the clearest signs of the times, and leave labour and capital to fight out their difficulties by sheer brute force, or come in only with some suggestion that every intelligent working-man knows to be futile? It is true, no doubt, that the past generation has witnessed a general improvement in many of the conditions of labour, but can the churches claim credit for that? Go and ask working men whether it is to Christianity that they are indebted for any shortening of hours or increase of wages, and they will laugh you to scorn. By their own right hand, they will tell you, they have won these things. It is to trade-unionism and not to Christianity that they are indebted for them. Go and ask the co-operative societies whether they have been prompted and inspired or in any way helped by the Christian churches. They will tell you emphatically that they have not; that while the churches have been singing psalms and ding-donging their bells and sprinkling holy water, they have hammered out for themselves a practical scheme of harmonious trade and manufacture without reference whatever to religious theories. That Christian men have been prominent among the leaders of the movement of course I am aware. Kingsley and "Tom Brown" and Maurice and many others have given a splendid lead. But have the churches followed? Are they now in the van of the movement? Are they giving that

guidance and help and inspiration that might have been expected of them? Go out to the rough working-men who, in all the highways and by-ways of our great towns, are preaching the gospel of higher social organisation, and are trying to convert the world to what is to all intents and purposes the Christian ideal of peace and good-will, of brotherhood and harmony—ask them whether they get any help or sympathy from the churches, and they will tell you with the roughest of tongues and bitterest of spirits that the Christian churches are all on the side of the capitalists, and they themselves are out there because the Christians are false to their own principles, and recreant to their plainest duty to the poor. I am not one of these men. I have nothing to do with them. I am merely an onlooker, and can find fault with them as well as anyone. Their tongues are often needlessly rough, their spirit unwarrantably bitter; their accusations are often unjust, their venomous attacks on capital and capitalists betray a blindness to the history of commerce, and their proposals are often wild and impracticable. But for all that, as an entirely disinterested and impartial observer, I declare my belief that as regards the great problems of our social industry, *they*, and not the Christian churches, are the representatives of Christianity. It is *they*, and not the churches, who are vehemently demanding the application of the principle of brotherhood as a real working basis of our industrial system. The brotherhood they preach is, it is true, too often a sentiment that ignores or even denies the Fatherhood. It is lamentably wanting in the inspiration which comes of spiritual ideals, and their social conceptions rarely

rise in any measure above the material. But, so far as they go, their teaching is entirely in the right direction, and though they have for the most part merely material grounds for their advocacy of their social principles, those principles are sound, and are essential to any real and permanent reform under modern conditions. The churches are preaching a brotherhood of an altogether loftier type, but they are proposing no sufficient practical application of it. The reason why their preaching seems so generally ineffective, so far as industrial and commercial affairs are concerned, and the reason why, to the vast majority of the working-classes, it seems so unreal and insincere, is that they go blindly pounding on in the old lines as though society were still wholly individualistic, and altogether oblivious of the fact that all commercial and social interests are consolidating and massing into organisations to which any system of ethics can be applied only on the broadest and boldest scale.

The socialists have got the Christian ideal ; what for the most part they have not got is a sense of the divinity of the ideal. They catch here and there glimpses into the operation of great social laws working out for order and harmony and social happiness, and a higher and better scheme of life. They can detect the laws ; what, unfortunately, they cannot detect is the divine beneficence throbbing through them. They have got the Christian ideal, but in a merely material form. It is not transfused and permeated by the spiritual. What they cannot see is that the material reforms they are very properly advocating need to be linked with the spiritual,

and that when they have attained to the material millennium it can be permanent and progressive only by a vitalising infusion of religious faith. It should be for the churches to infuse this. Unfortunately, the churches on their side are as blind to the needs of commercial reform as the socialists are for the most part blind to the need of religious faith. The socialists are apt to think they can do all that requires to be done without religion at all. The churches think religion alone is sufficient. They are both wrong. "What is wanted," said Dr. Tait, when he was Bishop of London, "is a deeply religious Liberal party. The great evil is that the Liberals are deficient in religion, and the religious are deficient in Liberalism." That is just how the matter stands between Christians and Socialists. Each has got a part of the truth, and an essential part. They are complementary to each other, but they are unaware of it. It is divine light illuminating both of them, but it is a divided light. It is the light of the photographic colourist when he throws upon the screen the three primitive tints of the object he has been photographing. Separately they are defective, and therefore untrue to Nature. It is only when they are made to coalesce that the true ideal stands forth in all its completeness ; it is only then that all men can see its absolute truth and perfection.

CHAPTER X

THE TWO THINGS NEEDFUL

LET us imagine that the final stage in the development of the bread business has been reached. In this—as eventually it will be of all other manufacturing and distributing businesses—the final stage is the public ownership and control. All possibility of any man or any company of men making personal profit out of the bread supply of the people has been eliminated. The business is now run in public establishments, by public organisation, with public capital, and simply with the purpose of supplying the whole population with the best bread at the lowest price. The cheapness and the quality depend now—not upon any scheming, or trickery, or mutual throat-cutting in the trade, not upon any necessity for keeping up or running down the price of shares, not in the making or breaking of rings, or trusts, or syndicates—but entirely on the skill, and industry, and honesty of all concerned. The whole system by which bread is now made and distributed is based on the simple principle of organised effort for the common good. As I have said, it is not to be supposed that all evils will have vanished, but they will all have vanished from the system. You have got your system upon the bed-rock of Christian

principle, and the one thing you now need is the Christian spirit to animate and actuate it. If we are ever to have a sound and satisfactory condition of society, these two things are absolutely essential. It was the want of a perception of this that rendered John Ruskin's social teaching so full of inconsistencies, and much of it so entirely futile. He tried with all the fervour of an Old Testament prophet to infuse a right spirit into all the commercial affairs of life. The heart of the man was splendidly Christian. In trade life as in home life he stood for everything that was pure and bright, sweet, and wholesome, and honest, but he maintained that "all effectual advancement towards the true felicity of the human race must be by individual, not public effort;" and it was because he tried to build on that imperfect basis that his teaching, even in his own judgment, was full of incoherencies and contradictions. He thought that if men would only work from right motives and with an honest and unselfish purpose, all would go well. He never fully realised the necessity for an honest and unselfish system as well as honest and unselfish individuals. He became to some extent conscious of this as time went on, and one after another he made concessions to socialism, but he never frankly and fully recognised the necessity for public as well as individual effort, and here it was that all his perplexities and incoherencies had their source. To suppose that the Christian spirit is the only thing needed is a lamentable mistake. You must have them both. Maintain if you will that the spirit is the more important of the two; but where two things are essential to each other, it is idle to discuss the mere relative importance.

In Heaven's name spare no effort to diffuse the right spirit; but see to it that the first fruit of your right spirit is a fervent insistence on a right system. If the commercial system of your time is wrong, how can your spirit be altogether right if you tolerate and countenance and support it? As a working Christian policy, you should look to your system first, and for this obvious reason—that you cannot force men into a right spirit, but you *can* force them into a right system; or to put it in a less objectionable form, it is easy to band them together in a Christian industrial system, though it may be impossible to bring them into subjection to the Christian spirit.

"It's all very fine," said one of the directing heads of the General Post Office, at a time when what he called Utopian ideas were being forced on public attention, "but you've got to take the world as you find it. These brilliant schemes would be all very well if all men were of the highest character, and were actuated by the loftiest motives."

This gentleman, it will be seen, had exactly the idea of many Christian churches, that everything depended on the right spirit, and that without that, nothing could be done in the way of "Utopian schemes" for the betterment of social conditions.

"How many people have you in employment in your London postal district?" I asked.

"In all departments, about 24,500,"¹ he said.

"And are they all people of the highest character, and actuated by the highest motives?"

"Well—no," he replied, looking thoughtfully down his nose. "I'm afraid they are not exactly that."

¹ That is the number now. I forget what it was then.

"And yet it has been found possible to weld them into one of the most wonderful industrial organisations the world has ever seen, and you have found, somehow, very effective means of fetching out of every man in the service a tolerably good day's work, whatever his character and motives may be."

A right system is required as a sound basis. It may be made a matter of law, and you may adopt it by a mere majority of votes to-morrow if you choose; but the spirit by which every man working under it ought to be animated may be dependent on a hundred influences too subtle for your force of law or even your perception. It may be all very well to say that the spirit in which the work is done is the main thing; it may be so, but you have to bring about that spirit by your Christian teaching and persuasion, by your appeals to intelligence and conscience, and sense of duty, and by the patient influencing of what the Prayer-book somewhere calls "the unruly wills and affections of sinful men." You will be effective and successful in doing this just in proportion to your own conviction of the absolute moral rectitude and soundness of the principles on which you take your stand. If you want really to get hold of the industrial masses, you want a right industrial system as one of your most powerful means of inspiring a right spirit, and that is precisely what you have not got. "Your spirit may be right enough," say the working-men; "your intentions are very good; you are very worthy sort of people—in all church and charity matters. But in business you are uncommonly like the rest of the world. You are a little easier with your work-people, perhaps, and you don't lie and cheat quite so

unscrupulously. But after all, there is, even in these matters, no great difference between business men who are in the Christian Church and many of those who are outside it, and you are all alike bent on the same purpose. You are all making your pile as fast as you conveniently can, and none of you know when you have got enough. Your religion is all very well in its way, but you can't bring it to bear on industrial and commercial affairs. Your ideas may be right enough for some other world, but they won't apply to the real business of this world."

That is the mental attitude of the vast majority of the industrial and commercial world, and, unfortunately, it is an attitude only too well justified by actual facts as they present themselves in competitive business. You are not likely to assert any great influence under such conditions.

Just test the matter. Go to the journeyman bakers of the big London companies. The men are hardly driven, and paid a bare living wage, and have to live the hardest and most squalid sort of life from year's end to year's end. Tell them you understand all this, and, as the remedy for it all, preach the love of God and the duty of cultivating a right spirit towards their fellow-men. Explain to them that the Archbishop of Canterbury says it is all a matter of character, and urge upon them the importance of every man—whether employer or employed—doing what is right in the sight of God. Preach the Christian duty of faithful service, of honest concern for their employers' interests, of greater diligence and energy in their work, and more conscientious care in the use of their employers' materials. You may not

improbably find yourself assailed by a stream of questions that it will take all your mental dexterity to answer.

"Work harder and more carefully!" cries one man ; "why should I work harder and more carefully? Don't the Company get out of me all they can? And do they pay me a penny more than they can help? Why should I give 'em more than I can help?"

You may endeavour to persuade that man that his Christian duty to his employers does not depend on their fulfilment of duty to him, and you will be right. But you have got a terribly uphill job.

"Why am I to work harder," demands another, "and make more dividends, that other people may be lazier and more extravagant than ever? Many of the shareholders have already got a good deal more than is good for them. Why am I to earn more for them to squander in horse-racing and profligacy, and perpetual holiday-making and frivolity?"

You will need to infuse a good deal of the right spirit into that man to overcome his sense of the radical injustice of the system he is labouring under. It may be done, you say, and is done. No doubt. But is it not possible that under a system which involved no injustice, and presented none of these anomalous circumstances, it might be done far more easily and more frequently? Is there no such thing as preparing the way and making straight the paths?

"Work harder?" says another. "Don't you know that the harder we work, the fewer hands will be needed, and the more there will be out of employ? No, sir; not likely. The less we can manage to put

into the day's work, the more there is for those who need it most."

Try to explain to that man that not only Christianity but economic science is all against him, and that, on the principles of Mill and Ricardo, the more efficiently men work and the more they produce the better it is for everybody. Do you think you have much chance of success?

And when you feel that you have made the best impression you are able on the employés, go to the masters and tell them of the toil the men have to go through, and the long hours and low wages, and preach the Christian duty of doing to others as they would have others do to them. They will perhaps listen respectfully, and may entirely agree with you, but they will tell you that it is all a question of supply and demand, and cannot be regulated by sentiment, however excellent; that all these matters are subject to the control of unions on both sides, and that even if they were to shorten hours and raise wages, it would inevitably involve a raising of the price of bread, and would entail great hardship on the poor.

Go to the general public and describe the daily lives of some of the bakers of London, and the homes they live in, and ask them on their consciences as Christians whether such things ought to be, and they will tell you that of course they ought not; nobody supposes they ought. But what can you do? Who can help it? And after all, these men are no worse off than a good many others. Where is the remedy? they ask you. Have you a remedy? Have the Christian churches?

"Yes," you reply, "they have. The Christian

churches aim at getting the love of God into all hearts—masters and men and public alike. Do that, and there will be an end of it all."

I have already said, and I say it again, that without a change of system there would be nothing of the kind. You assume, I suppose, that the love of God implies the love of man, but however much you and your fellow-men may love each other, while you and they are engaged in an unrestricted scramble for wealth, for business, for employment, depend upon it there will be broken heads and broken hearts, and poverty-stricken homes and anxious lives. By the very nature of the strife, it tends to become keener and keener, and must do so, especially where the commercial and industrial field is liable to constant disturbance by the progress of discovery and invention. Where it is peaceful and seemingly stable to-day, to-morrow it is all turmoil and change and struggle. There will always be those who go down in the scrimmage miserably and hopelessly, and still more who keep their feet only by efforts that rob life of nearly all that makes it worth living, while the strong and the capable will thrive, and a few grow immoderately rich.

This competitive principle is wrong according to the teaching of Christ; it is wrong by the universal theory of the Church; it is shown to be wrong by the new evils it is producing, by the fact that it brings about social disorders for which, upon existing lines, the best of men can see no remedy, and it is proved to be wrong by the fact that, in the end, it works its way out to extinction. So long as it is the basis of our commerce you will always have social maladies

in the presence of which the Christian churches must find themselves in a condition of utter helplessness very well typified in one of Mr. Sheldon's books, by his hero Maxwell, when one of the unemployed rose in a crowded meeting of the miserable and destitute and their Christian friends, and put a simple question.

"‘This,’ said the man, ‘is the first time I was ever in here, and maybe it’ll be the last. Fact is, I’m about at the end of my string. I’ve tramped this city for work until I’m sick. I’m in plenty of company. Say! I’d like to ask a question of the minister, if it’s fair. May I?’

"‘By all means,’ replied Mr. Maxwell quickly. ‘Of course I will not promise to answer it to the gentleman’s satisfaction.’

"‘This is my question.’ The man leaned forward and stretched out a long arm, with a certain dramatic force that grew naturally enough out of his condition as a human being.

"‘I want to know what Jesus would do in my case? I haven’t had a stroke of work for two months. I’ve got a wife and three children, and I love them as much as if I was worth a million dollars. I’ve been living off a little earnings I saved up during the World’s Fair jobs I got. I’m a carpenter by trade, and I’ve tried every way I know to get a job. You say we ought to take for our motto, ‘What would Jesus do?’ What would He do if He was out of work like me? I can’t be somebody else and ask the question. I want to work. I’d give anything to grow tired of working ten hours a day the way I used to. Am I to blame because I can’t manufacture a job for myself? I’ve got to live, and my wife and my children. But how? What would Jesus do? You say that’s the question we all ought to ask.’

"Henry Maxwell sat there staring at the great sea of faces all intent on his, and no answer to this man’s

question seemed, for the time being, to be possible.

"O God!" his heart prayed. 'This is a question that brings up the entire social problem in all its perplexing entanglement of human wrongs and its present condition contrary to every desire of God for a human being's welfare. Is there any condition more awful than for a man in good health, able and eager to work, with no means of honest livelihood unless he does work, actually unable to get anything to do, and driven to one of three things, begging, or charity at the hands of friends or strangers, or suicide, or starvation. What would Jesus do? It was a fair question for the man to ask. It was the only question he could ask, supposing him to be a disciple of Christ. But what a question for any man to be obliged to ask under such conditions!'

"All this and more did Henry Maxwell ponder. All the others were thinking in the same way. The Bishop sat there with a look so stern and sad that it was not hard to tell how the question moved him. Dr. Bruce had his head bowed. The human problem had never seemed to him so tragical as since he had taken the pledge and left his church to enter the Settlement. What would Jesus do? It was a terrible question. And still the man stood there, tall and gaunt and almost terrible, with his arm stretched out in an appeal which grew every second in meaning.

"At length Mr. Maxwell spoke.

"Is there any man in the room, who is a Christian disciple, who has been in this condition and has tried to do as Jesus would do? If so, such a man can answer this question better than I can.'"

Mr. Maxwell's helplessness very aptly illustrates that of the whole Christian Church in the presence of our terrible industrial problems. He is full of the

right spirit, he is overcharged with sympathy, grieved and perplexed beyond all measure, and he is ready for any self-sacrifice that will be really effective. But there he sits in blank helplessness—can't conceive what even Jesus would do in such a case. Of course he can give the poor fellow a little charity, or he may find him an odd job if he can only manage to get it before the general crowd of the unemployed makes a rush for it. But he knows very well that these do not meet the requirements of the man, and how to meet these requirements he has not the faintest idea. He and the whole Christian Church stand there, as the Archbishop of Canterbury stood at Bradford, in the presence of a problem which they see no way of solving. I do not say that the Church is bound to solve it; as I have been endeavouring to show, the thing is solving itself. It is only a question of time—perhaps a few centuries more or less—and whether the churches throw in their forces with the grand procession of unseen powers moving on to the assured victory, or whether they do not, will not, one may rely upon it, affect the final issue. I do not say the churches are bound to find the true solution, but I do say that if they cannot, they must be prepared to stand aside and to see much of what influence still remains to them pass to those who can.

CHAPTER XI

THE REAL CREED OF THE CHURCHES

COMPETITIVE selfishness *is* the basis of business. On the principle laid down by Christ, it ought *not* to be. Christians say they believe that. Actual developments of business prove it. And all the time the vast majority of the Christian world go quietly on in keener and keener competition with each other, apparently quite satisfied that though the Christian principle is right, yet, as the real basis of business, somehow it won't work. Christian principle and the Christian spirit and the teaching of Christ are quite right, of course, in the home and in society generally. Even in business they may be allowed a good deal of influence incidentally. They mitigate the harshness of things; they lighten the heavy and unnecessary burdens of a bad system; they take off the keenest edge of disappointment and misfortune, and they appease the sorrow and mitigate the suffering that come of the murderous strife. But—but as the fundamental and actuating principle of business, the sheer beneficence of the Christian religion won't work. Competition is the soul principle of business—competition moderated and mitigated by Christianity. *That*, if the Christian churches were candid, would be their outspoken creed. Considering that business

life is the main part of life for the majority of us, how do the churches imagine that they are going to Christianise the world on such a creed as that?

Here are two conflicting principles. Christians are undoubtedly preaching one and practising the other. They may refuse to see it; they may attempt to explain it away or to justify it; but there is the fact. As I have said before, there has in the past been a compromise. Whether principles of life and conduct ought ever to be compromised may be a matter admitting of some differences of opinion. It is certain that most of the great movements of mankind have been led by those who have taken their stand on some principle or other, and have refused to budge an inch though the stake or the crucifix has been the alternative. But however that may be, this at any rate seems clear, that if principles are really good for anything, if they are sound and true, and if they are ever to prevail over the unsound and the false, there must come a time when compromise must come to an end and a firm stand must be taken.

Now I believe that as regards the Christian churches of this country that time has come, and the reason why it has come I have been endeavouring to show. This false principle of strife and rivalry is working out its way in developments of social difficulty and injustice and extreme inequality, for which there is absolutely no remedy and no hope of remedy but in the abandonment of all compromise and the assertion and maintenance of the simple rule that all business should be conducted not for individual gain but for the general welfare. That abandonment of compromise and enthusiastic determination at all

hazards to co-operate with Providence in the reconstruction of commerce, I most firmly believe myself, will constitute the next great movement of the Church, come when it may. The fire of religious zeal has long been burning low. We want—I won't say a new Gospel; but we want a new application of the old Gospel.

"I believe," said Dr. Hunter, at just about the time I was writing the last paragraph, "that the next great revival of religion will come in connection with truer and larger conceptions of the religious verities and of the truths, which are their Christian heritage. The revival of religion ought also to mean more justice, more unselfishness, more brotherhood, and a deeper sense of responsibility for social well-being." I believe myself that that deeper sense of responsibility for social well-being will constitute the revival. There is a vague feeling almost universal in thoughtful minds that we are on the verge of a new era. Men are everywhere looking for new light and leadership, and especially with regard to all sorts of industrial affairs, and I believe, too, that even outside the churches there is a very prevalent expectation that the new lead, whenever it is found, will be a religious one.

No change in the religious world during the present century is more striking and indisputable than that which has come over all thought respecting the relation of this life to the next. It used to be urged everywhere in religious circles that the next life was the only matter of any importance, and that the conditions under which human beings ran their little course here was, comparatively speaking, hardly

worth a thought. All that is changed. It is agreed now that if religion is worth anything it should be applicable to affairs of this world as well as to all other worlds. The churches have to show that their religion is adapted to this life as well as that to come, and they may depend upon it that they will be doomed to deadness and sterility until they can. There is one man who has, I believe, just missed a splendid leadership in this matter. I mean Mr. Sheldon, the American writer to whom I have already referred, and whose books have lately had such a marvellous vogue on both sides the Atlantic. The movement they have created testifies to the existence of a passionate desire for social amelioration, so widespread and undoubtedly sincere that in itself it constitutes one of the most encouraging and hopeful signs of the times. Rightly directed that movement would have given a rousing lead for all that is most genuine and most intelligent in the Christian world. But it has been wrongly directed. Mr. Sheldon, both in his books and out of them, has kindled a splendid enthusiasm of humanity, but he has allowed it to fizzle away in petty charities and self-sacrifice, that in some cases has been merely quixotic, and in others has been at least comparatively fruitless. Here in London we have had it all before, though on a smaller scale perhaps. We have had the pretty young girls with lovely voices who go down into the slums to sing to the poor. We have had the aristocratic maidens who have settled down among the people and taught the wives to cook. We have had the stalwart young convert who has sacrificed his share in a big business rather than sully his

conscience and burden his soul with responsibility for what he could not approve in it, and we have had the editor who resigns a lucrative and influential position because he cannot reconcile it with his conscience to report the proceedings on the turf. Of course I do not say that all this has not had its value. Earnest work and genuine self-sacrifice for conscience' sake are always worthy of respect and sure to exert a wholesome influence. But the world has not been turned upside down as some of Mr. Sheldon's people appear confidently to have expected from the movement, and the chances are that the wave of religious excitement that has arisen in the wake of these books will die down and leave the world upon the whole pretty much as it was. The zeal for goodness and charity and social amendment that Mr. Sheldon's books have called forth is a splendid power, and might have produced splendid results. Unfortunately Mr. Sheldon has had no grasp whatever of the nature of the principles underlying social life. He and his people have been distressed by the symptoms of a disease they do not in the least understand, and they have been devoting all their enthusiasm and all their energies to the mere symptoms without concerning themselves with the disease which produces the symptoms.

There seems to be another very notable movement that has been quietly and unobtrusively in progress for twenty years past, and that has now attained very imposing proportions—I mean the "Christian Endeavour Society," which, like the other, originated in America, and has spread in several countries in the Old World. It appears to be very admirable in its

purpose and achievements. As I have been endeavouring to show, however, no such movements can be looked to for the reform of what is wrong in our commercial system, so long as they ignore the fundamental principle in which that wrong originates. Within certain limits they can effect good, but so far as social amelioration is concerned, those limits are narrow, and every year they are becoming narrower as business becomes more and more a thing of elaborate system, and organisation, and inflexible law. While such movements are young, and hope and enthusiasm are unbounded, they advance. But organised societies, such as this, accumulate experience just as individuals do, and experience sooner or later shows the narrowness of the limits within which "endeavour" can be effective; and just in proportion as this becomes apparent, enthusiasm dies down and progress begins to flag, and the bright, hopeful "new" movement falls into line with agencies around, and becomes only one of a thousand others. That is quite evidently the stage into which the Salvation Army movement is now passing, though of all our religious social reformers Mr. Booth has shown himself one of the boldest and most original, and has come nearest of any to the true solution of the problems he has been grappling with.

As I have said, there are two things indispensably necessary to a sound social condition. There must be not only a right spirit in the society, but if that spirit is to find scope for effective action, there must be a right system also. So far as I have seen, there is absolutely nothing in Mr. Sheldon's books to indicate that he has given five minutes' thought to

the industrial system around him. He seems to have got an extremely narrow idea of what should be implied in "following Jesus," and all his philosophy appears to be represented by the pious conundrum, "What would Jesus do?" in a given individual case.

By his graphic and realistic pictures of life down in the slums, Mr. Sheldon has stirred the profoundest depths of pity and compassion ; he has called forth a splendid spirit of self-sacrificing devotion to duty and right, and if he had only directed the spirit he had evoked to an examination into the causes of the wretched conditions around, and had been able to give a strong, clear, intelligent lead, he might not improbably have opened a new era for the Christian Church, and have inaugurated a movement that would have gone pulsing through society like a new life-current for generations to come. What he really needed was the ideal of a well-ordered social state, broad-based upon the Christian principles of which he is an authorised teacher. What he ought to have been able to do was to demonstrate the possibility of such a really Christian state, to depict the beauty and happiness of it as Martin painted his picture of the "Plains of Heaven," to show the evidence of its slow advance by intelligent study of all the movements of the past and the possibilities of the present, and to show that in that advance there was the clearest evidence of the hand of an over-ruling Providence, patiently and resolutely working out the comforting of the sorrowful, the deliverance of the oppressed, and the lightening of the burdens of the weary and heavy-laden. Such an ideal of universal Fatherhood indissolubly linked, as cause and effect, with all that

is healthy and hopeful in the world around, would have come into these eager assemblies of honest Christians with all the power of a new day of Pentecost and might have been and would have been the opening of an entirely new chapter in the history of the Christian Church.

As it is, the immense circulation of Mr. Sheldon's books has, I imagine, given a valuable impetus to the Temperance cause. It has quickened charity and given some very admirable examples of devoted Christian life and usefulness. It has been, in fact, the means of bringing about, on rather a larger scale than usual, a religious "revival" such as we have from time to time here in London. All this may be freely allowed to be excellent in its way. On the other hand, however, it has given one more exceptionally striking proof that, even when the Christian churches are at a white-heat of fervour and zeal, they have very little power of grappling with industrial problems or of getting hold either of the "masses" or the "classes."

CHAPTER XII

AN ILLUSTRATION OF PRINCIPLES

IT is just the want of the power thus to link earth with heaven, to get broad visions of things; to form lofty ideals from the standpoint of their own eternal principles, and to hold them up for guidance and inspiration, that renders the churches so impotent for good on any scale adequate to the requirements of the world and the opportunities of the times. They do not realise what, upon their own showing, things ought to be. "Thy kingdom come," they are accustomed to pray, "Thy will be done on earth as it is in heaven," and they are supposed to believe that some day that prayer will somehow be answered. But they do not very clearly realise what it means or how it is coming about. They are content to wait upon Providence, and Providence appears to many of them to be suspending operations. There are unfoldings and developments on all hands—social, industrial, commercial, scientific, political—but each new phase is regarded as an isolated fact with no relation to any other phases, and no significance whatever with regard to the coming of the kingdom they are supposed to be looking out for, or the doing of the will which is to find universal assent on earth. They are like children playing with bits of a puzzle-picture—concentrating their attention and their

interest on the separate pieces without any idea that they are parts of one enchanting whole. They are like people who are watching a magic-lantern screen upon which broken and incoherent patches of light and shade and colour are beginning to appear, who see nothing *but* the patches, and are all unaware that they are parts of a magnificent panorama of peace and beauty slowly taking form and coherence. It is so with Christian churches and the affairs of the world around them. A stupendous scheme of order and happiness—the very kingdom itself—is gradually unfolding before their eyes—a scheme so complete in its adaptation, so sublime in its grandeur, so entrancing in its moral beauty, that when once it is realised not only as a probability but as a coming actuality it cannot but kindle a flame of enthusiasm that will make another Christian era. The mere fragments of the thing—the bits and patches as they loom up one after another—are prosaic and uninspiring enough; it is only when we begin to get a glimpse of the whole scheme, and perceive that those insignificant fragments are falling with the most perfect accuracy into it, that we begin to understand them.

For instance, the London County Council recently took over a certain section of the street tramways, comprising about twenty-two miles of line with a staff of two thousand four hundred people all told. It was a mere prosy matter of business, carried out by virtue of an Act of Parliament passed thirty or forty years ago. The vast majority of Londoners regarded it, of course, only as a matter of mere bargaining between the Council and the Company in

which some sided with the Company and some with the Council. The Christians of London were divided exactly as other people were divided. Some were for it and some were against it, and some were not in the least concerned one way or the other. A few of them probably had shares in the Company, and, just like the other shareholders, would naturally feel it rather a grievance that their prosperous enterprise was brought to a forcible end, and that the County Council took a rigid stand on an Act of Parliament and insisted on paying only what was legal. Did anybody in the course of the controversy hear of any Christians raising their voices on the moral questions involved? Which of the Christian churches had anything to say about it? Not one. So far as I know, not a solitary Christian in all London, simply *as* a Christian, and on Christian grounds, had a word to say upon the matter. There are a few well-known religious leaders—Dr. Clifford, Mr. Hugh Price Hughes, Mr. Stopford Brooke, Canon Shuttleworth, for instance—avowed Socialists who, I have no doubt, were cordially in favour of the public acquisition of the tramways; but the Christian churches as a whole, and individual Christians generally, were absolutely indifferent to the matter.

And yet when the London County Council, acting not of course on any religious grounds, but simply on legal right and on grounds of public expediency, paid over their big cheque and took over those tram lines, they not only changed the whole fundamental principle of the enterprise from the anti-Christian to the Christian, but they put the whole thing on precisely the basis towards which, as I have been

contending, all the unconscious forces of the commercial world are slowly impelling all businesses.

A very queer thing, surely, thus to make the municipalising of the London tramways a religious matter? Well, yes; I dare say it may seem so. But don't you know that it is just because such things as tramways and dockyards and bakehouses have not been regarded by the churches as religious matters in any real sense that the churches have failed to get hold of the people concerned in them? It is nearly thirty years since tramways were started in London, and for a quarter of a century the number of men employed upon them in one way or another has been large and continually increasing. During the whole of that period or nearly so, there have been, from time to time, outcries about the conditions under which the men served, the hours they laboured, and the payment they received, and bitter complaints have now and again culminated in a strike. Some little improvements have, I believe, been made from time to time. But the Socialists and the "agitators" generally have never ceased whenever occasion arose to denounce the "slavery" to which the employés of the tramway companies were subjected. This is what I myself wrote about it some years before the municipalisation took place and when it seemed distant and improbable:—

"None of our men get more than thirteen hours,' proudly observed a tramway official to me when, a year or two back, I was discussing with him some of the points in dispute between the company and its servants, and had incidentally referred to a working-day of fifteen or sixteen hours, that some of the men

were reported to be regularly undergoing. 'None of our men get more than thirteen hours!' Just think of it. A man starts on his first journey at seven in the morning, and he finishes his last journey at eight o'clock at night—summer and winter, wet and cold, all the year round—stopping and starting a tramcar, putting on or taking off the brake, dealing out tickets, or pocketing pence. Think of the dreary monotony of such a life. I found, however, that only by managerial ingenuity could it be made out that thirteen hours was the maximum working-day. That was only the time the man was actually on the car. Ten minutes or twenty minutes between the journeys was not reckoned in his day. All the little odds and ends of time required for getting his supply of tickets, handing in cash, making reports of accidents, waiting about the office for this, that, and the other, none of these things were taken into account, but only just the bare reckoning of the time-table, and of course no account was taken of the time a man required for getting to his work and getting home again. So that even where this proud boast could be made, the man who turned out of home at a quarter to seven in the morning could not expect to get back again till between nine and ten at night, and that week after week, month after month, year after year."

And it has not been only a question of hours and wages either. When the transfer was made the County Council took over the whole machine just as it stood, working rules and all, and as a temporary arrangement they adopted the Company's code of rules without alteration. That it was to be *only* a temporary arrangement was not quite clearly understood, and the

promulgation of the rules, as those of the County Council, created quite a sensation. Here are some editorial comments by the *Daily News* on the occasion :—

“ The rules are abominable as they stand, and they leave one amazed at the extent of the injustice and general wrongdoing that may go on under the smooth surface of a working scheme. The conditions of agreement, which are bracketed with the rules as a cause of grievance, constitute a denial of the most elementary rights. The Council cannot possibly adopt them in cold blood, or, if they do, it will be a sign that their blood has never been warm. What are we to say of a provision that the conductors may be discharged at any moment without notice or without cause assigned, while they, on their part, may not quit the service without giving a notice of seven days ?

“ And this is no accident of injustice : it is the spirit of the whole arrangement. Another clause to which our representative calls attention has probably overshoot the mark, for it must surely be completely void in law. It establishes a system of forfeitures of pay which really leaves the men at the sole mercy of the manager. They may not only be discharged without notice. They may also be discharged without their wages, on the bare certificate of the manager that he retains these earnings as ‘ liquidated damages ’ for breaches of the rules. In short, he and the Council behind him claim the right of levying on the property of others, without appeal, by the machinery of the fine. Moreover, the *sic volo, sic jubeo* of the manager, otherwise his precious certificate, is to be ‘ binding and conclusive evidence in all Courts of

Justice,' so the very judges are to be barred from the performance of the duties of their office.

"The rules are as ridiculously unfair as the agreement. Working or not working, the men are to be always within call. This, of course, under the strict construction which it no doubt receives, prevents them from getting a breath of fresh air on their 'off days.' Another rule, with the construction which it has already received in practice, forbids the men even to say that the rules are unjust."

These were the regular working rules under which, year after year, these men laboured for fourteen, fifteen, and sixteen hours a day Sundays and week days, all the year round, or if they did get a day off now and again, it involved, of course, the stoppage of a day's pay. And all these years the Christian churches never raised a voice or moved a finger to help them. The attitude of the churches, in relation to this matter, has been exactly that of other people, neither better nor worse. Just here and there some rather wild and eccentric Christian of the firebrand type got into a righteous rage over things that came out from time to time, but the churches gave them no sort of encouragement or support. These were secular and commercial matters with which the Christian churches never interfered ; and, truth to tell, it would have been of very little use if they had. Wretched and unjust and unchristian as the employment was in its terms and conditions, there were always thousands of family men in London only too eager to step into any vacancies. So long as that was the case and there was a body of shareholders clamorous for dividends, the only possible

chance of any amelioration of conditions was for the men to combine and support each other in opposition to the principle of unlimited competition among themselves. They would have to form a strong union, and to enforce the demands of their union by the best means in their power—by strikes against their employers and by barring out “blacklegs” by the rough and brutal method of “picketing,” and intimidation, and perhaps actual violence. Where, by fair means or foul, the barring out cannot be made to succeed, the strike must fail, and, of course, the Christian churches could not range themselves on either side in such a contest. They could take no part in industrial war, and yet without that war there was no help for the men. While they were madly scrambling with each other for employment, the churches could not help them, and individual Christians lifted up their voices in vain on their behalf. Nor would it have been of any use for all the churches in London to go in a body to the directors of the company. The directors would have had an indisputable answer to all appeals for better wages and shorter hours, and more indulgent rules :—

“We are men in a position of trust. We are responsible to a large body of shareholders for the security of their money and for a fair return. If we are not extremely careful in our administration of the funds entrusted to us, hundreds will suffer, the public service cannot go on, and the men whose cause you are advocating will be thrown out of employment altogether. We should be only too glad to shorten hours and increase wages, but we are in the severest competition with omnibuses and cabs and railways.

It is all a matter of competition and market supply of labour. We are bound to keep up our service in the very highest efficiency, and to keep our fares at the lowest possible point. If we do not—if we pay high wages and give short hours, and our competitors give low wages for long hours—we should get beaten all along the line. You see we have no monopoly of road traffic. Give us a monopoly and we will do anything you please."

Now, ostensibly at least, that would be all true. The churches could find no answer to that, and yet the fact would remain that for a quarter of a century and more the servants of the public on the tramlines had been cruelly overworked and underpaid, and ruled by a code of regulations which a leading newspaper pronounced to be abominable, the denial of the most elementary rights, and altogether unfair. And, more than that, unless some radical change could be effected, it must be quite evident that those unjust conditions must continue to prevail quite indefinitely in the future. What the leaders of the Christian churches should have done in this and all other cases of the kind was fearlessly and intelligently to look into the matter, and to endeavour to understand how it was that their own fundamental principles of mercy and justice and kindness, which they honestly believe are some day to have sway the wide world over, somehow could not be applied to the working of a wretched little system of tramways. If they had done that honestly and earnestly, and in the simple desire to get at the real truth whatever it might prove to be, is it possible that they could altogether have failed? They believe themselves to have spiritual

insight, and lofty ideals of life and duty, and they lay claim to divine light and guidance that the world around has not got. Could they possibly have failed to discover what mere men of the world, as represented by the London County Council, had the penetration to find out? The Council looked carefully into the matter, and came to the conclusion that if the public were to be served as well and cheaply as they ought to be served, and if the men were to be put on a fair and reasonable footing in their employment, a total change of system was necessary—that the system of working the tramways for private profit must come to an end, and, instead of it, they must adopt the principle of running them for the public good and for the well-being of the men engaged upon them. Why haven't the Christian churches found this out? The broad principle upon which the private company had based its business was one of individual self-seeking purely and simply. The shareholders' sole purpose in putting in their money was not to serve the public or to employ the men, it was to get the highest possible returns for their investment, and the public service and hours and wages and the management of the men were all arranged with a view to that. The investor and his interest were the heart and centre of the whole machine—publicly useful, of course, but a selfish interest simply and solely, and therefore unchristian.

The broad principles upon which the municipalised tramways are carried on in London and elsewhere, are that the community can be, and should be, its own capitalist; that the only parties who should be concerned in the business are the public at large and

the actual workers of the trams; that the whole service should be conducted solely for the public convenience and welfare, due regard being paid to the just and reasonable treatment of the men engaged in it. You may call that just whatever you please—industrial collectivism, communism, municipal co-operation, socialism, or anything else. Whatever you call it, it is an organism built on the clearest and strictest lines of Christian brotherhood, of mutual helpfulness, of common service. It is the organism towards which Providence is steadily urging on all business development; it is—so far as material organism can represent principles of spiritual life—deep based on the principle of mutual goodwill. It is *but* a material system. It is not of course to be regarded as a Christian organisation. To call it that would be obviously absurd. Every man in it may be quite indifferent to Christianity and purely selfish in his working motives. Religious principle and moral conduct are not, and never can be, the outcome of organisation. They are necessarily attributes of individuality, and they cannot be evoked by any mere social or industrial arrangements. It is but a material system, but the advantage of it is that it is a just system, it is a sound, reasonable system, a system that offers adequate and intelligible motives for right doing on the highest grounds, a system in perfect harmony with the Christian ideal of universal brotherhood. It should be comparatively easy for the religious teacher to bring Christian truths home to the understanding of men who are working together in a system like that. It should be easy to make them understand that every man, by simply

doing his duty faithfully and honestly, is directly promoting the welfare and prosperity of everybody about him. That is true—obviously true. He is working, if he will but see it, with God and on divine principles for the good of all his fellows, and the Christian churches should insist upon it that so long as he does that, he ought to be able to rely absolutely on the public faithfully to stand by him whatever may betide; that if he is overtaken by illness, or accident, or family misfortune, or the infirmity of old age, he will not be flung down into poverty or distress, and his home and family allowed to go to ruin. Cannot every Christian see that this is really the right thing, and that if, for the past generation, the churches had been advocating it and fighting for it, on behalf of the toiling masses as against the interests of the mere investor of surplus wealth, they would have had a hold on the affections and confidence of the people that they have totally failed to get? Is it not likely that in an ideal such as that, all that is reasonable and intelligent may find a greater moral stimulus, a source of nobler and purer enthusiasm than in all the formulated creeds of all the churches, and all “the means of grace” that have so largely been substituted for religion? Let a man feel that in his daily task he is working with God, on perfectly sound and healthy social principles, and under just and reasonable conditions of service, and you have laid for that man a religious basis that at the present time ninety-nine working men out of a hundred feel to be totally lacking. The man may or may not fall in with Christianity, but there is at least nothing to hinder him doing so;

nothing to repel him. He cannot say that the Christian teacher comes to him on Sunday with one set of principles, and puts him to work on Monday on a totally opposite set. He cannot say that a church that is honestly striving to bring about this co-operative system of industry has no application to daily life and business. And these are the things that men *are* now saying everywhere, and the churches are at their wits' end to know how to reply to them.

CHAPTER XIII

THE TRUE WORK OF THE CHURCHES, AND WHY THEY ARE NOT DOING IT

ALL that I have been saying about the London tramways would be just as applicable to any other business, whether a monopoly or not. The principle that should underlie them all—though especially, of course, those in which the general public are immediately concerned—is that they should be carried on, not for private profit, but for the general good. Of course it may be said that though the principle underlying the public working of a tram system may be theoretically better than that of private ownership, the practical outcome may be pretty much the same. No doubt it may be. On the other hand it may be very different. As a matter of simple fact, the practical outcome of the taking over of the London Tramway Company by the County Council was an almost immediate improvement. Within a few months there was a better service of trams, there was a reduction of fares, there was some shortening of hours and an increase of wages amounting to £14,000. Notwithstanding these changes it was estimated that there would be at the end of the financial year a profit of £40,000 for the benefit of the shareholders—the ratepayers of London, that is to say.

But it is evident enough that the London County Council might have taken over the trams and have run them deliberately on the same harsh system as the Company had done, and with the distinct intention of wringing out of their two thousand four hundred workpeople the utmost possible profit. There would still have been this difference—that not a penny of that profit would have gone directly into the pockets of the Council themselves. It would all have gone into the general exchequer, and even the two thousand four hundred employés would have had their share in it. Practically, however, the men would have been no better off as servants of the public than they had been as servants of the shareholders. But, as I have pointed out before, the fault now is not in the system. That is absolutely sound. There is nothing in it to prevent the right thing being done to all concerned. Whether the right thing *shall* be done or not depends entirely upon the public conscience, and in that sphere, of course, the Christian Church could come in with undoubted authority, and with powerful effect. The whole body of the ratepayers have become the shareholders, and the elected members of the County Council have become the directors, dismissable at the public will. It is quite possible that those new shareholders, the ratepayers, may entirely approve of the policy of low wages and long hours and big profits as a means of relieving the rates. In that case the Church may, if it is alive to its duty, come down with all the force of divine denunciations of greed and extortion, and every poor man would feel that the Church was his friend and champion. And against such denuncia-

tion there would be no sort of defence. Private capitalists have a reasonable excuse. They may say, just as I have been supposing the tramway directors would say, that they are bound to do these things. It is the only way in which they can make a profit, and if they do not make a profit they have no motive whatever for doing this business at all. "Why are we," they may ask, "a comparatively small company of private individuals, to set up and maintain a system of trams for the convenience of the public if we get nothing out of them? We pay, and we are obliged to pay, the full market rate for our labour, and we are prevented by competition from raising fares to the public. Under such conditions, we have no choice. We are bound to do things as cheaply as we are able."

Now, of course, the public shareholder has no such defence. He sets up and maintains the trams for the public service. There is a sufficient motive and the only other one that can be possibly urged is the desirability of giving useful employment. Even the fact that no profit is being made, or some loss incurred, would be no excuse. The object of running the trams should be, not to make profit, but to serve the public, and if the public are well served they ought to be willing to pay whatever may be the cost of the service properly managed. It matters very little whether they adjust their fares so as to show a profit or whether they make up a trifling loss. If the ratepayers generally think it desirable to make a profit on their trams, they have, of course, a right to do so; but if they make that profit by grinding and oppressing their servants, they are guilty of a flagrant injustice entirely without

excuse. Out of the proceeds of their traffic they must give their employés a just and reasonable share, having regard to the standard of living generally, and for this share they must exact only a humane and reasonable service, and must impose only such rules as are equitable. The profits of the tramways, of course, are not all to go to the employés. They are not to be placed on a level of prosperity and comfort conspicuously above all others who are working around them. They are to be fairly and generously, but at the same time justly treated, it being borne in mind that the tram system is common property, that we are all entitled to its use, and that if it is thought expedient to organise the service on a "paying" basis, we are all entitled to a share in the profits. If, under a system of public service, the right things are not done, it must then of necessity be, as the Archbishop says, a matter of character—public character, the general standard of morals, the sense of right, and justice, and humanity as the very essence of the religion which it is the mission of the Church to inspire and infuse.

I am very well aware that experience has not shown that men who are working for the public and under the most favourable conditions are more conscientious or strenuous in their discharge of duty than those under private employers. Indeed it has been very generally the other way. Too often, I know, the public servant takes the security and immunity of a public office as his warrant for laxity and laziness. But I am contending that a right system and a right spirit are both necessary. Laxity and laziness in the public service arise only where system and character

are both at fault, and both must be amended. One often hears good people talk as though it were hopeless to expect that the vast majority of men will ever of their own free will honestly perform their mere duty. "While human nature is what it is" you cannot expect this, that, and the other thing, and Christians who with great unction will sing at church and chapel that "Jesus shall reign where'er the sun doth his successive journeys run" are just as apt to act upon this pessimistic view of human nature as any others. They are going to convert the whole world, "from Greenland's icy mountains to India's coral strand," but they cannot quite believe it possible that the time will ever come when all men placed in a position of public trust, under fair and reasonable conditions, will honestly do their simple duty! The fact that too many men in the public service are inclined to be perfunctory and negligent in their daily work is no reason at all why sound principles of employment should not be more and more widely spread. It is the strongest reason why, if you wish for the real reform of social evils, you should bring the strongest possible incentives to right action to bear upon all classes of the community, and sooner or later the Christian churches will find that there is no such incentive to high and honourable conduct as a consciousness of co-operating with the Power that makes for righteousness in the working out of a great scheme of social redemption.

But again it may be said that, even allowing this to be true Christian principle, it is quite impracticable to put trade on that footing to any great extent. Very likely. But the impracticability is in the public

mind, and it should be the business of the Church to remove it. Of course the churches cannot effect changes directly, but it is quite possible for them to advocate and illuminate right principles until the application of them becomes practicable on an ever-widening scale. That is their real work—to teach the world how to put all the affairs of life on a basis of true principle, and on that basis to work in a right spirit. Are the churches doing this? Although, as I have said, the better principle is working out in the end, and even the formations of rings and monopolies are but stages in the great process of social and industrial evolution, it is not necessary that this long and wearisome course shall be run. We may get to it by a shorter course if we will. There is in the social and industrial world, just as in the animal and vegetable and physical worlds, a sublime process of evolution in progress. But there is this difference—in the lower worlds of mere matter and animal life, what we are accustomed to call natural forces necessarily work out their slow course step by step, the attainment of any one stage necessarily depending on preceding ones. There is no such necessity in the evolution of social humanity in its higher stages. The attainment of these stages is entirely dependent on moral and spiritual status. The reason why our commercial system is evolving by hostile unions and combinations, by strikes and lock-outs, by rings and corners, and syndicates and trusts, is simply that we are morally incapable of any other course. Humanity is following the blind instincts of its own selfishness, and it will go on doing so till the end, unless you can open the eyes of the blind, and overcome the

selfishness by a great quickening of spiritual life. That should be the great work of our time for the churches. Open the eyes to what all this strife and turmoil means, show whither it is all tending, and turn the blazing search-light of the Christian Church on the ideal of a society working together in peace and harmony, in Christian brotherhood and mutual beneficence, and make men feel what a totally different world it *must* be under such conditions. Above all, show that it is the will of God, and that the mysterious power at the back of things is urging on towards it by every movement of the times, and you have found a new basis for your religious teaching, you may hold up to an astonished people a new manifestation of the old love of God for the world He has created, and may begin at once a spiritual revival that will make the attainment of that final stage of social and industrial evolution directly possible without any of the intermediate ones.

It is only blindness and perversity, selfishness and folly that render the protracted struggle necessary. It is the world's opposition to the plainest teaching of the Christian religion that renders it necessary that the goal shall be attained only by industrial and commercial warfare. And it is not only commercial warfare in the figurative sense that we owe to this opposition and neglect. Everybody who is capable of intelligently observing the course of international affairs can see quite plainly that nearly all the wars of modern states are due to the selfishness on which their whole commercial world is based. Modern wars are almost exclusively the outcome of commercial rivalries and the mad race for wealth which the

Christian spirit and the Christian principle of working for the common good would absolutely extinguish. The melancholy thing is that while all Christians will admit this as a matter of theory, they will not adopt the theory as a thing to be put into practice, and that even when an opportunity of practically applying the theory presents itself—as in the case of the London tramways—they are, for the most part, just as hard to convince as other people and where any voting has to be done, are just as likely to go wrong.

I do not, of course, pretend to believe that the subject is altogether free from complications and difficulties; but the disheartening fact is that if you come to discuss the difficulties with Christian churches, you will find their members in no way different from the average of those outside the churches. Their views with respect to "vested interests," the encouragement of private enterprise, the necessity for personal management by those who are pecuniarily concerned, will all be exactly the same as those of the average man in the street, and what is most discouraging of all is that with the churches at large, ideas about the necessity for accumulating riches, are practically exactly the same as with the world outside, only they do not call it the accumulation of "riches," they speak of it as "capital." The average member of a Christian church will assent to the most pious platitudes about the futility of riches and all the rest of it, but if it comes to be a question of preventing any section of the community becoming inordinately rich, a question of voting upon any proposal which threatens capital, or disregards its interests, or restricts its opportunities, or seems likely to drive any considerable amount of

it out of the country, why, the professing Christian will vote just like all the rest. Accumulated wealth and its profitable investment are at the very foundation of all his commercial ideas—just the same as with the average man outside the churches. It is not that the Christian churches are convinced of the impracticability of the change from a private to a public footing—from a footing of private profit to a footing of public service. They are not helping to bring it about because they do not see the necessity for it, and do not want it. That is the simple truth.

But while I am anxious to convince them, if I can, of the flagrant inconsistency between their principles and their practice, I am not of those who bring against them railing accusations of conscious insincerity and hypocrisy. It is, of course, a great and a complicated subject and one that it is not easy to see through. The rank and file of Christians may be excused if they cannot do it. It does indeed sometimes tax one's charity to the very utmost to excuse the inability of some of their leaders to perceive the radical changes that are necessary, but the generality of people have not the time, or perhaps the ability, to think the thing through. With them, whatever is, is right. The system of things into which they were born, in which they have always lived, and to which everybody assents, must, of course, be undisputable. It is not their business, they think, to question established institutions; what they have to do is to bring their Christianity to bear on those institutions. *They* cannot re-model the system of society; all they can hope to do is to permeate that system. Great systems and broad principles they cannot grasp or

understand ; the Christian spirit they can understand and apply to some extent. As far as circumstances permit, they can bring it to bear in their daily lives, and they are content to do that without seriously perplexing themselves about the reasons why circumstances do *not* always permit. It is their leaders who ought to be doing that. Unfortunately their leaders do not lead. They may be good men and true, sincerely desirous of promoting the welfare of the world, but they have wives and families depending on pew rents and church subscriptions, and they are not of the stuff that martyrs are made of. They cannot afford to propound commercial theories which will alienate their chief supporters and perhaps plunge themselves into life-long struggle and difficulty. They could not afford to do it even if they were convinced that these theories were true, but they do not know whether they *are* true, and for fear they should be they would rather not inquire too closely.

"I believe there is something in it," said a minister recently in a tone of pensive anxiety, and I felt quite sure that if he were to speak out all he was thinking he would add, "but if I were to take up that line I should ruin my church." I know that a family man in that position is not to be too severely condemned if he persuades himself that he may do useful work by inculcating the spirit of Christianity, and leaving the study of social systems and the leading of agitations to those better qualified. There are hundreds of Christian teachers in just this position to-day—miserably conscious that Christianity is somehow losing its hold upon the world—men who believe that their message to humanity is as true as it ever was,

and is as much needed, but who see that somehow it does not exactly meet the special requirements of the times. They are dimly conscious that some great and radical change is needed, but are positively afraid honestly to face the question. No doubt a Christian minister may be a very good man and a very useful teacher without aspiring to the honours of martyrdom, especially when the question at issue is a mere system of trade, and the martyrdom is likely to come in the unheroic form of still deeper impecuniosity. There are many men who, on a question of clear and vital principle, would contemplate the brief and glorious ordeal of the stake or the crucifix with greater equanimity than the dreary and protracted trial of fortitude and patience that befall a man when his best thoughts and most earnest purposes and most disinterested actions bring only sordid worries and vexatious limitations and petty embarrassments. It is, however, already beginning to be seen that this question of a mere trading system is in the most literal sense of the word one of vital importance for the churches, and though we may excuse men whose special circumstances make it especially hard for them to become leaders and agitators, the Christian Church cannot long be maintained on a basis of excuses. Its preachers and teachers will have to take their stand and, if need be, face martyrdom in whatever form it may come. If they are not prepared to do this they must be content to find their influence dwindle and the Christian Church go the way of other institutions that have had their day. "The test of a standing or a falling church," said Dr. Clifford at

Leeds, "is its influence on the brotherhood of mankind."

There are, however, many church leaders who are not thus hampered and restricted, but who are strong enough and independent enough to lead in any direction they please. There are many such in the Free Churches of Nonconformity, and the Archbishop of Canterbury represents a large body of men whose "livings" and positions have been absolutely secured to them in order that they may teach the truth without fear or favour. Why are not they looking into this question of the basis of our commerce? Why are not the honest and independent leaders of the Christian churches of this country—Nonconformist and Established—eager for the reconstruction of a commercial system manifestly based on anti-Christian principles? They are conscious that there is something wrong, and every true man among them will agree with Archbishop Temple that "somehow" it ought to be put right. Only they do not know how to do it. Why are they not facing the matter, looking candidly and fearlessly into it, and boldly advocating whatever change may be considered necessary?

Well, it is not easy to say why they are not. It is difficult to lay down any generalisation that will apply to all. Of a great many of them I have no hesitation in saying that by birth and life history, by association and interest, they are far too closely identified with the landed and capitalist and aristocratic classes to be able to bring to a consideration of the question the detachment of mind and impartiality of judgment necessary to any clear insight into it,

Few men are capable of rising above their circumstances and environment so far as to permit of their getting a broad, comprehensive view of social questions in the unrefracted light of the highest ideals. There are many good Christian people, both lay and clerical, to whom the existing stratification of society into poor and rich ; lower, middle, and upper ; working and leisured ; cultivated and uncultivated, is a divine dispensation which it is nothing less than impiety to arraign. Not for the world would they suggest that a rich commercial man or a landed aristocrat is more important in the sight of Heaven than a poor labouring man ; but in their inmost souls they cannot deny that he really *is* more important; and for this simple reason if for no other—that upon the one wealthy man a good many poor ones may depend for their living and their chance of work. It apparently never occurs to them as a reasonable thing to question whether a large number of poor men *ought to be* thus dependent on one rich one, for it seems clearly the will of Providence that it should be so. The moral status and the mental endowments of some of the poor men may be greatly superior to those of the rich man, but Providence has somehow placed them in this upside-down relation, and of course it is right. These Christian leaders of whom I am speaking will, of course, piously agree that Christ regarded no man for his wealth—seemed, indeed, sublimely indifferent to it, except where He saw that it was blighting and fettering a man's moral nature. Many of the people with whom He associated, and whose hospitality He accepted, were accounted among the rich, but most of those about

Him were certainly the poor. So far as we can judge, Christ treated them all with absolute impartiality. He had no aversion to the rich man because he was rich. He could look at him, recognise in him so much that was ingenuous and manly and amiable that He could love him at once, notwithstanding his riches. But when He perceived that he was too much bound up in his wealth, He quietly recommended him to give it all away and stand up in the simple dignity of his own manhood. There was no consideration of class, or rank, or social consequence of any kind whatever. The riches were simply an accretion about the young man, likely to cramp and distort and corrupt his lovable nature—that was all—and he had better give them up. Christ attached no importance whatever to riches one way or the other, except in so far as they were likely to affect moral worth. With the piercing insight of a pure nature He saw that the differences produced by wealth were mere superficialities, and that beneath the bubbles and the foam of the surface of things was the still, deep water of humanity heaving with common life, pulsing with common hopes and fears, pregnant with common impulses and aspirations. It was to the humanity in men that Christ alone looked, and all the things that wealth could give were mere accretions, hindering, hardening, and in every way full of peril. That was Christ's view of riches as I understand Him—not necessarily bad, but undesirable and terribly perilous to a man's moral nature. But here are we followers of His, modern Christians, complacently acquiescing in a social and commercial system absolutely based on great accumulations of private

wealth. Men *must* be rich and *ought* to be rich. Private capital has become so essential to our very existence that if the whole system of business is not to break down, and our trade and industry to dwindle away, some men must be immensely rich, and therefore immensely important and immensely influential, whatever may be their moral worth. And many Christian ministers appear to be so profoundly impressed with the vital necessity of this capitalist and competitive system of commerce that they will not even seriously examine it, but will defend it, and uphold it, and look upon all who venture to attack it as the disturbers of society, and the enemies of social order, and therefore necessarily antagonistic to religion.

CHAPTER XIV

THE SIMPLE LIFE

TO anyone thoughtfully looking out upon society it must often appear that there is at least one respect in which all the currents of the modern world are running powerfully in opposition to Christianity. The one great characteristic of life as Christ would have had it was its profound simplicity, but all the movements of our time seem to be tending continually to make life profoundly complex.

Life to Christ was the placid existence of the hills and plains of Palestine. It was the life of the village, of the open air, of the lakeside, of the cornfield and the vineyard. It was typified by the lilies of the field and by the sweetness and trustfulness of little children. It was leisurely and quiet and contemplative; its needs were extremely few and its tastes were simple. Life in our day looks to be necessarily the reverse of all this. Society is infinitely complex; individual existence seems to be partaking of its complexity and more and more so every year. In all civilised countries there is a tendency more or less decided for the village to empty itself into the town. Population grows denser; needs, or what are supposed to be needs, become more numerous and imperative; even pleasure-taking in many forms has become an exacting obligation; the organisation of industry grows more elaborate; education is higher; trade is on a

vaster scale, and more intricate in its system, and the individual life seems every year to be further and further removed from the simple ideal that Christ held up to His followers, more and more complex, more burdensome, more artificial.

Now how is this tendency to be regarded? There is no disputing its reality. Society is unquestionably growing more organic, more systematised, less natural, while the Christian religion and indeed all other religions and all philosophies point to an ideal which seems to be in exactly the opposite direction. Having food and raiment, says somebody in the New Testament, let us be therewith content, and all philosophers, from Confucius and Plato to Poor Richard and Count Tolstoi, make it the true wisdom of life to have few wants. That is the old philosophy; the modern practical tendency is to keep on multiplying wants, and the true wisdom of our day would seem in the general opinion to consist in contriving to be able to supply as many of them as possible. And the curious thing is that the most recent social science entirely bears out the modern philosophy. Solid social progress, we are now unequivocally told, is not promoted by the limitation of needs and the practice of careful economy; on the contrary, the prosperity of society requires that production should be stimulated by liberal consumption. A man may benefit himself by careful saving, but he benefits society most by spending and consuming freely. The more he requires and the more he can manage to get and to use for the satisfaction of his requirements, the better for the community.

That is the latest teaching of economic science and it is the teaching of common sense too. The

philosophy which would reform all the evils of social life by the practice of thrift and economy is of the very shallowest. It is only in a very limited sense that a man benefits even himself by mere saving. What a man saves is merely a reserve of power. It gives him a sense of security and does actually secure him against certain unpleasant contingencies; but beyond that, money saved does a man no good whatever until he spends it. It does not of course become capital until it is put to some use. It is just the same in regard to his relation to society. Society gets a certain degree of security from the savings of individuals, since, in the event of money being urgently required for public purposes, there it is, ready to be seized upon by some form of taxation or by borrowing. But that is the only advantage of individual saving so far as the community is concerned. It is only when the individual spends his money in payment for something he wants that it can actually do him any good, and it is only then that he benefits others, by giving them employment. So long as a man keeps a sovereign securely hidden away in some napkin and goes without boots, neither he nor anybody else is the better for the sovereign, except as I have said that he has the satisfaction of knowing that there it is if he requires it and thinks proper to use it. But if he spends the sovereign in buying a pair of boots, he himself gets the advantage of the use of the boots, and he has benefited the community by giving something to spend to a shoemaker who might otherwise have been quite unemployed. Modern economic science, therefore, is quite right when it teaches that it is not the narrow restriction of a man's needs that tends to the good of society as it now

exists. The more a man wants and the more he is able to spend in the supply of those wants, the more employment he gives and the more merrily the wheels of the social machine hum round. The man himself, too, may be the better for the spending. He may, of course, spend his money unwisely and do himself harm; but, on the other hand, he may purchase what may be very much to his advantage in every way. A man who merely saves may indeed show a great power of self-control. He may have all sorts of wants and desires that he may refuse to gratify because he has some higher and more important object which he wishes to attain, and it is always a good thing for a man to be entire master of himself, though much depends upon whether he is a good master. The mere absence of any wants, or the dogged refusal to gratify them, is not necessarily good. It may show only an exceedingly poor, narrow, unimaginative nature, or a nature entirely dominated by some one idea, and that idea possibly a very unworthy one. If every man were a Diogenes and lived in a tub, it is quite evident that the world would soon lapse back into barbarism. Manufactures would be stopped, trading would all but die out, art would be abandoned, science could not be carried on, literature could no longer be pursued beyond the very narrowest limits, and civilisation itself would be smitten with paralysis. Count Tolstoi appears to make very light of the effect of his philosophy on the progress of civilisation and as regards much of what passes for civilisation he cannot make too light. But there is a real civilisation that comes, or should come, of art and science and literature, of trade and invention and social intercourse, and few of us can doubt that

these things are as much in the line of Providential purpose as the creation of life itself. The best thing a man can do for the general welfare, under existing social conditions, is to live in the best house he can afford, to furnish it handsomely, and to spend freely, and so, as the popular phrase goes, "make it good for trade." When, therefore, philosophers, Christian and un-Christian, teach the importance of restricting needs to the narrowest limits, when the writers of the New Testament enjoin us to be content with food and raiment, and Christ Himself admonishes us to be born again into the happy, trustful simplicity of childhood, to consider the lilies that neither toil nor spin, and to take no thought for the morrow—it all seems to be quite contrary to the entire drift and current of modern society. It looks as though the sweet, attractive simplicity of the early Christian ideal of life may have been all very well for the sleepy fields and small homesteads of Palestine, and the primitive times when Christ sat upon the rocky hillside and taught the unsophisticated people, but can never characterise the life of London or New York, Paris or Berlin. There seems to be hopeless antagonism between the Christian ideal of a life of natural simplicity on the one hand, and the natural development of society on the other.

Is it really so? Is there no way by which the teaching of Christ and all the philosophers may be reconciled with what seems to be the tendency of life in modern times? And when I say reconciled, I do not mean reconciled by a compromise. I do not mean is there any way of showing, after the manner of many preachers, that when Christ said one thing, He really meant another. Is it possible that

this full, complex, strenuous modern life may be reconciled with the literal teaching of Christ—"Take no thought for your life what ye shall eat; neither for the body what ye shall put on . . . seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. . . . But rather seek ye the Kingdom of God and all these things shall be added unto you"? Is this reconciliation possible, or is the great world really outliving all that is sweet and simple, all that is typified by the sunny trustfulness of childhood, by the flowers of the field and the light-heartedness of the woodland birds? Because the world is growing older and wiser, must it necessarily multiply its burdens, lose its light-heartedness, cease to be natural, and grow more and more mechanical and artificial?

No, no! most emphatically no! It is *not* the mature wisdom of the world that is leading in this direction. It is only the world's unreflecting folly, only its blind and selfish ignorance, only its narrow inexperience. As it accumulates experience, and ripens its wisdom, and enlarges its views, and comes more fully to understand what real life consists in, it will discover that Christ's simple ideal is the only possible basis upon which all this expansion and complexity may be safely built; that it is only by the perfect reconciliation between the simplicity of individual life and the intricate and ever-growing complexity of society that either becomes permanently possible.

The philosophers and Christ seem to teach the same thing; but as a matter of fact their teaching is often as wide apart as the poles. Why do the shrewd men of the world whom we dub philosophers—the men of

keen insight and calm reflection—counsel us to make our wants as few as possible? Well, they look round upon the world and see that it is one vast selfish scramble for things which, for the most part, men never succeed in getting, and which are not worth the scramble when they are got. They see that in the wild struggle for what men believe to be life they are actually losing life—losing all that makes life worth living. The really wise man, they maintain, will, as far as possible, fall back from it all, drop out of the senseless *mêlée*, make himself content with just what is absolutely necessary, look on from the outside, enjoy his life in placid peace of mind, and it may be, in some cynical contempt for the poor fools who are trampling each other down in the mad race for wealth. It is not that philosophers always despise wealth. They, of course, see as well as the rest of us, that up to a certain point riches are highly desirable. They put a man above many cares and anxieties; they increase his power, and give him personal freedom, and put within reach many things that all sensible people must desire. Philosophers see all this as well as fools, and better too. But some of these advantages they can manage to secure without wealth, and for the rest they would rather do without them than pay the world's price for them. Diogenes would probably like a fine house as well as other people; but the maintenance of a fine house would burden him with care and responsibility and compel him to struggle and fight like the rest of the world, and he would rather live in a tub than do it. It is true, as I have said, that if all men preferred to live in tubs, civilisation would go down. All men, however, are not likely to prefer it; but if they were to do so and

civilisation were to go down, what is that to the philosophers? Civilisation, as they see it, is pretty nearly all of it a fever and a folly. Why should they be concerned to maintain it?

That is commonly the spirit of the world's philosophers—a spirit of contemptuous, indifference to things that other people deem to be of the first importance, and a disinclination to scramble even for things that are more or less desirable. They believe it to be wiser to contrive to do without them. They, therefore, keep down their personal requirements to the lowest possible point and stand aloof in contemptuous equanimity.

But the spirit of Christ is something totally different. Don't worry about these things. God knows what you really need. Seek His Kingdom and it shall all be given to you. Love God, and seek the welfare of your fellow-men. Live unselfishly and do your duty, and all that is necessary for the highest life will come to you as naturally as colour comes to the lilies of the field and food to the birds of the air.

That is a totally different spirit. There is nothing cynical or ascetic about that. There is a full recognition of the needs of life and no suggestion whatever that men ought to learn to do without what they really do need. On the contrary there is the distinct promise that if men will only conform to the true laws of life—come into the Kingdom—all these things will be given them. And nothing can be clearer than Christ's recognition of the fact that it is not mere bread and water that men need. There is no cheap utilitarianism about the clothing of the lilies; no pinching and grudging in the hanging of the autumn hedgerows for the feeding of the

birds. On the contrary there is a boundless profusion of wealth and resource—and the reference to these things is suggestive of ideas—the farthest possible remove from life in tubs, and the semi-starvation of the ascetic philosopher. Christ saw more of the possibilities of life than those about Him, and He declared distinctly that under the Kingdom of Heaven all that was necessary would be given. And that is no mere transcendental opinion of a teacher who, nineteen centuries ago, lived in a very narrow world and may have been entirely mistaken. It is the calm and confident utterance of One who looks out over the whole realm of life from the highest moral standpoint and sees into the very heart of things.

I do not know whether, if we had a fuller and more precise account of all that Christ said on this subject, it would appear that He meant to say that any individual making perfect submission to the moral law could be confident that all his material needs would be supplied. So far as I am able to judge, the teaching, taken in that individual sense, is not in accordance with the facts of daily life. But take the teaching as addressed to men socially, and it is literally and absolutely true, and its general acceptance would unquestionably work out with the result that no individual need take thought for the morrow. Let society put its business on Christ's basis of mutual beneficence, and naturally as the autumn hedgerows yield the birds their food that business will yield all that is essential to the highest life of every human being concerned—not the austere and restricted life of the mediæval saint or the philosopher, but life that is full, and rich, and varied, and in one sense probably far more complex than anything we know now,

because forming part of a social whole indefinitely more highly organised. It is in the very nature of things that it should be so. The bottom fact of physical human life is that under the simplest of average natural conditions a man's labour is more than sufficient to supply his physical needs—a man, that is to say, is always capable of producing a profit on his day's work. And the bottom fact of social life is, that if two co-operate, they can produce more than they could do when working apart. It is these fundamental facts that have rendered possible the whole progress of the human race, and, taken together, they constitute a thoroughly philosophical reason why the teaching of Christ is true—that if men will only work with each other in the spirit of harmonious beneficence, instead of struggling with each other in a spirit of selfish rapacity and antagonism, they need take literally no thought for the morrow, but may be confident that all they can possibly need will be secure to them. Even without the general prevalence of this beneficent spirit, and though men are not half organised, and consequently a large part of the human race are working under the most primitive disadvantages, it is amazing what wealth we can produce. Here in the United Kingdom, for instance, with all our idle rich and unemployed poor, our wasteful commercial system, our imperfectly organised industry and our frightful expenditure for armaments and wars, we are computed to have accumulated no less than 13,000 millions' worth of property. With all our drawbacks and disadvantages and extravagances, we do now actually produce enough and more than enough for all the reasonable needs of every living soul if only it were better

distributed and more wisely used. When Christ promised men that if they would only "seek first the Kingdom of God," everything they needed should be given to them, He was not promising anything supernatural or miraculous. He was promising a perfectly natural outcome of what, with His divine intuition, He knew to be the laws of life. By the simplest of those laws every man's living is made to depend on his own exertion. If a man works by himself he can, as I have said, more than maintain himself. If another comes and works with him it gives them both a distinct advantage. It is the very nature of things that it should be so. If they multiply their numbers and bring in the aid of science and machinery and the systematic division of labour, their productive powers are increased quite indefinitely. They may have practically just whatever wealth they please. The higher they carry their organisation, the more they advance in their science, and the more they develop their mechanism, the more abounding will be their wealth, and the less may become their daily toil, until the mere getting of a living requires only a very small portion of life, and all men are able to enjoy the greater part of their time in absolute freedom and independence—just as the rich alone are now free and independent. By a very moderate amount of work there is a superabundant production, and life for everybody may be as rich and full and varied and interesting as every individual may, by his personal qualities, be capable of making it. The one condition upon which all may live and flourish like the birds of the air and the lilies of the field is that they shall adhere to these simple, fundamental principles of life—that each shall work for his own

maintenance, that all shall work in harmonious co-operation, and that their joint efforts shall be carefully organised for the common good. They are the true laws of healthy social life, they are the principles of the "Kingdom of God." Build upon them, and however complex your commercial and social fabric may be, it will be the simple life nevertheless. In its social aspects life may be infinitely complicated and amazing in the elaborateness and minuteness of its organisation, and yet for every individual it will be a perfectly simple life for all who choose to make it so—simple in its duties and obligations, simple in its aims and objects, simple in its entire immunity from sordid care and corroding worry and anxiety, simple in its perfect freedom from all restrictions outside the very easy requirements of duty.

The evolution of the most complex society upon true economic principles may be compared to the development of a landscape upon sound principles of art. A landscape, under the consummate skill of a real landscape gardener, loses its primitive naturalness and becomes—as a landscape—wholly artificial. The mind of the man dominates every square yard of it. The grass grows just where he has planned that it should grow. Waters ripple and flash only where he wishes to see them. The trees cluster and group themselves just as he has arranged them, and in their main outlines they take the form that he has prescribed; they cast their shadows where he ordains, or they let through the flooding sunlight just where he has desired that flowers shall flaunt their colours and shake out their fragrance on the breeze. As a landscape every bit of it is no longer nature; it is a work

of art. But, as Shakespeare says, the art itself is nature. The landscape is a most elaborately designed, beautifully harmonious whole, but the very perfection of it consists in the fact that it is perfectly natural, and it has been produced only by the closest study of Nature, and the most reverent subservience to her laws of life and her canons of beauty. Every square inch of the scene is dominated by the mind of the man; but the mind of the man is itself dominated by what he has learned to recognise as the eternal laws of harmonious beauty, and he knows that if he wants a perfect result he cannot depart from them by a hair's-breadth. He finds these laws in the undeveloped charm of the natural landscape before he has laid hand on it, and he knows that all he can do is to take them and apply them with all the resources of his art and skill for the development of Nature. When he has attained his ideal, the whole landscape is artificial, and yet every tree and shrub and blade of grass is living its own simple life under the most favourable of natural conditions, and just as free and unconstrained as though life and beauty had no laws and human intervention were quite unknown.

It is just so with society. Society is a thing of art, a thing of human building up. The mark of a man's hand is on every stone of the vast fabric, and the more it grows the more minute must be the interference of that hand, and the more elaborately artificial will the whole structure become. But it is all the outcome of human nature, and inherent in human nature there are certain fundamental laws of healthy life, and if you want a perfect society you must reverently observe these laws. Every man should work. It is the one condition upon which he has any right to

live, and he cannot be really happy or healthy without it. Again every man should, in some form or another, have the full fruit of his own work. It is obviously just. And again, while working primarily for himself, he should work in helpful co-operation with his fellow-men. By doing so he benefits himself and all around him. These are unmistakable laws of healthy human life. They are written deep in human nature, and they are either implicitly or explicitly laid down in the teaching of Christ. So long as these laws of the "Kingdom of God" are adhered to, society may continually become more and more complex and artificial, but individual life may remain just as simple and as natural as each individual chooses to make it.

Where the disastrous complexity of life comes in is at the point where individual greed asserts itself in defiance of the laws of the "Kingdom" and every man turns his hand against every man, each fighting for himself and eager for the largest share of the general profit. The strongest of course gets the most, and becomes the capitalist, and the weak man becomes dependent on him. The strong man is not necessarily strong in goodness or worth, or even in cleverness, but he happens to have some characteristics, good or bad, which give him the advantage, and he takes it to the very utmost for his own benefit.

Now, the very essence of the teaching of Christ is that that strong man should not take advantage of the weak for his own benefit. He should be his helper, his friend, his brother. That is the spirit of Christ's teaching from beginning to end. The man who is strong is to bear the infirmities of the weak; the man who is richly endowed is to place his endow-

ments at the service of those who need his greater talents for their guidance and assistance. He is to devote himself to the service of his fellow-men.

Well, I shall be told, the commercial man does that. A man who devotes his time and his capital and his abilities to the running of a business upon fair and honourable principles does benefit all about him. No doubt ; but upon what fair and honourable principle does the typical business man proceed, and how does the benefit he secures for other people compare with the benefit he looks to for himself? You may entertain what opinion you please on the subject of social inequality, and you may contend—of course with perfect truth—that in point of personal characteristics and qualities men never can be on a level. A little more must presently be said upon this point. But, whatever you may think about the natural inequalities of life, nothing can possibly be clearer than that the whole teaching and spirit and example of Christ would tend to neutralise many of the practical effects of these inequalities by simply putting the endowments of the strong and the capable at the service of the weak and poorly gifted. That is the Christian principle of life all the way through, but upon what principle and in what spirit does the strong man, the employing capitalist, proceed under existing conditions of society? "You shall do the work," he says, "and I will find the capital. I will organise your labour. I will show you how to work. I will supply you with machinery ; I will manage everything for you and will take entire responsibility. But in return for all this time and trouble and responsibility, I shall expect practically the whole advantage of this organisation of your industry. If

you were all working as isolated individuals and without capital and machinery you would have to work all day long for the barest living. You will have to do that now. I find the capital and the brains; I take all the worry and the risk, and in return I shall pocket all the advantage that my management gives to your labour. But you must distinctly understand that I am not going to do this from any mere philanthropic or sentimental motive. Philanthropy may be all very well in its place, but this is to be business. I am not going into this for the public benefit or for yours, though, of course, it will *be* for your benefit, and the more I can benefit you in the strict way of business the better I shall be pleased. But I am going into this for myself and as an investment of capital for which of course I shall want a return. So long as I can see a profit worth the trouble I shall keep the thing going; when I can't see a profit—well, as I tell you, I'm not a philanthropist, I'm a business man. I can't work for nothing any more than you can. I shall have to get out of it and you must shift for yourselves."

Now that is merely a frank statement of the capitalist case. I will not say that it is wrong or censurable; I will not say that it is unreasonable; but I do say that it's the very embodiment of selfishness, and therefore unchristian.

"All the evils and religious errors," said John Ruskin, with his usual sweeping enlargement of unquestionable truth, "arise out of the pillage of the labourer by the idlers." And again: "These are the facts. The labourers produce the means of life by their labour. Rich persons possess themselves by various expedients of a right to dispense these

'means of life,' and keeping as much as they want of it for themselves, dispense the rest, usually only in return for more labour of the poor expended in producing various delights for the rich dispenser." And once again : "The people have begun to suspect that one particular form of their past misgovernment has been that their masters have set them to do all the work, and have themselves taken all the wages. In a word, that what was called governing them meant only wearing fine clothes and living on good fare at their expense. And, I am sorry to say, the people are quite right in this opinion too. If you inquire into the vital fact of the matter, this you will find to be the constant structure of European Society for the thousand years of the feudal system ; it was divided into peasants who lived by digging, priests who lived by begging, and knights who lived by pillaging ; and as the luminous public mind becomes fully cognisant of these facts, it will assuredly not suffer things to be altogether arranged that way any more."

If Christ's teaching is right, the existing system is absolutely wrong, and, as I have been trying to show, even the Christian spirit cannot eliminate the evils that come of it. It is in this system that lies the source of the ever-growing complexity and burdensomeness of life. It makes the employment and the living of five hundred men dependent on the resources, the character, and the ability of one. Where that one fails, the five hundred are thrown out upon the world, a destitute and disorganised mob, to scramble into other places as best they can. It takes the profit that should naturally accrue to the working of each of these five hundred men, and it puts it all into the pocket of the one man. It tends to give to

the five hundred an amount of labour inconsistent with reasonable liberty, or any fair opportunities of self-culture or individual development, such as it gives in abundance to the employer. It thus creates and perpetuates educational and cultural inequalities which are purely artificial, and which frequently reverse the natural relative positions of men, putting the good and the noble and naturally refined under the heel of the bad and the coarse and the ignoble. It often gives to one man wholly unnecessary wealth, and creates standards of luxurious living that it becomes a main object of life with society to follow; and it keeps five hundred men always on the brink of poverty, and hopelessly shut out from the gratification of wants and desires that the progress of luxury in the few is continually multiplying and rendering more real and imperious. It thus constantly tends to the separation of classes and the breeding of discontent and the actual evolution of personal characteristics which are themselves held to constitute one main reason for perpetuating a vicious system. It degrades men and keeps them down and fosters coarse pleasures and vicious habits, and then *because* they are degraded and coarse and vicious, it is argued that long hours of labour are best for them, and that high wages do them no good. It keeps the hard workers down to a low social level, and *because* they are on a low level it is argued that they are unfit for the advantages and privileges of those above them, and that they are by nature "the working-classes."

It is a system susceptible of infinite modifications and has given some play and scope not only to the intellectual powers and individuality, but to whatever

goodness and generosity and humanity there has been in that small section of society which we know as the capitalist class. It is not of course to be denied that it has called forth much that is good as well as bad. It has been perhaps the only system possible to earlier and simpler stages of society, and it has certainly evolved organising and administrative powers to an extent that, it may be, could have resulted from no other system. But the system is out of date, and the time has come when we must turn our efforts against it and strive for its rapid supersession, or we must give up the pretence of being Christians. The two things may have worked together in the past, but times are changed, and they will do so no longer. In the light of modern thought, modern social science, modern ideals and aspirations, it is a detestable system, and the churches must open fire upon it all along the line. If they will do this, there will be another time of storm and stress, another period of fierce conflict, of persecution and suffering and martyrdom of the modern type, and in the end another glorious and triumphant advance. If they prefer to jog quietly along with the financial support of the comfortable classes and commercial millionaires, of course they can do so. They may escape the stress and the storm and the martyrdom. But they must be content also to lose the glorious achievement and the final triumph, and they will fade quietly away into obscurity and extinction. And they will deserve to do so.

CHAPTER XV

A STUDY OF MR. SHELDON'S POOR MAN

THE truth is, that between the most complex and highly organised society and the utmost simplicity of individual life, there is no necessary inconsistency whatever, provided that the underlying principles upon which the complex society and the individual life are based are alike sound. Indeed, if all are ever to lead lives that are really satisfactory—lives that are at once full and abounding, and yet simple, and true to the highest nature—society *must* be highly organised and extremely complex. Complexity is the natural outcome of the application of simple principles to a thing so extremely varied, so amazingly many-sided as this human life of ours.

Let us look at these underlying principles again, and, by way of a concrete illustration, let us again call in Mr. Maxwell's poor man—or Mr. Sheldon's rather—for Henry Maxwell is only his representative, his *alter ego*. Says the poor man:—"I haven't had a stroke of work for two months. I've got a wife and three children, and I love them as much as if I was worth a million dollars. I've been living off a little earnings during the World's Fair jobs I got. I'm a carpenter by trade, and I've tried every way I know to get a job. I want to work. I'd give anything to grow tired of working ten hours a day

the way I used to. Am I to blame because I can't manufacture a job for myself? I've got to live, and my wife and children. But how?"

Now, that is a wail of sadness which not only is infinitely pathetic in itself, but which undoubtedly is the voice of perennial misery rising day and night from our industrial deeps all over the civilised world. At the moment of my writing, that voice is less audible in England than I have ever known it before in the course of a tolerably long experience as a London journalist. Partly it is due to the fact that we are passing through one of those periods of commercial prosperity which alternate with times of adversity almost with the regularity with which day alternates with night, and partly because some thousands of young men have been suddenly called out from all kinds of occupation and hurried off to the war in South Africa, leaving vacant their places in the busy world to be filled by others. It is as certain as anything in the future can be that we shall presently have again the bitter cry of the unemployed, and even now, at this time of almost unexampled prosperity, I will undertake, in a couple of hours' exploration of labouring London, to bring home to any person of average sensibility a perfectly sickening sense of the domestic wretchedness and the personal suffering and moral degradation that come of the want of employment, of over employment, the uncertainty and irregularity of employment, and the general anarchy of the lower labour market especially. Just look at this case that appears in the current number of *The Christian World*:—

"One of the worst cases of 'sweating' that has come under our notice was that of Mrs. Esland, who

was charged with stealing some suits of clothes she had had to make up for an East End firm of clothiers. When the rates of payment are stated there will be small wonder that the court took a lenient view of the case, and discharged the poor woman on her recognisances. Sixpence each was the wage paid by this firm for making boys' reefer jackets, and 5½d. each for making boy's suits. 'Working fourteen hours a day and sometimes all night long, these poor souls (Mrs. Esland and her daughter) could only earn about 2s. 9d. a day, or 16s. 6d. a week. The rent of their room was 4s. 3d. a week, and in addition to this they had to pay 1s. 6d. for hire of one machine, 8d. for soap for pressing, 6d. for sewing cotton, 6d. for oil for lamp, and 2s. for coal. Thus, with expenses of 9s. 5d., they had only 7s. a week to live upon.' This is the description given by Mr. J. O. Bairstow, agent of the South London Central Free Church Council."

These poor women represent scores and hundreds of thousands of people in London alone. We hear that trade is good, employment abundant, and everything, at home at least, quiet and prosperous, and we flatter ourselves that all is well. But here are these people absolutely untouched by the general prosperity, except in so far as it may find them work to do on terms such as these. When trade is bad they are half their time unemployed; when there is a flood tide of prosperity they have the blessed privilege of working all the hours of the clock, and even then are driven to theft because they cannot earn enough to ward off starvation. I know that lower London swarms with such people, and they are slaving away in just the manner described, at the very time that we are boasting of our unexampled prosperity. The appeal of that man who thus rises in a public conference and pours out his trouble in the presence of two

influential representatives of the Christian Church—a clergyman and his bishop—surely should have set those representatives thinking. Even if that man had stood alone, as a solitary instance, it should surely have awakened not only sympathy but inquiry as to how such a situation could have come about. But the man is not alone. He is one in a crowded meeting—a meeting in itself representative of a world-wide social stratum—men out of work, wretched creatures, steeped to the lips in poverty and destitution and misery; “men who have lost all faith in God and man, anarchists and infidels, free-thinkers and no-thinkers.” Mr. Maxwell does see something of the significance of this man’s case. “O God,” he mentally soliloquises, “this is a question that brings up the entire social problem in all its perplexing entanglement of human wrongs.” Of course it does, and these representatives of the Church surely should have faced the problem fearlessly and resolutely. They do nothing of the kind. “The bishop sat there with a look so stern and sad that it was not hard to tell how the question moved him.” But so far as we learn in the book, it does not move him to any careful and impartial study of the labour question raised; and as for the other clergyman, Mr. Maxwell, in the words I have before quoted, he “sat there staring at the great sea of faces all intent on his,” and when at length he spoke it was to make a helpless appeal to somebody else for a suggestion. “Is there any man in the room who is a Christian disciple, who has been in this condition and has tried to do as Jesus would do? If so, such a man can answer this question better than I can.”

And presently Mr. Maxwell goes from that meeting

entirely absorbed in a great question. What is it? Is he asking himself how this sort of thing comes about, and what is the remedy for it? Is he trying to understand what is wrong in the social mechanism in order that he may stir up the churches to an earnest and resolute effort to put it right? Nothing of the kind. He goes away absorbed in the question whether it is possible to arouse the churches in Chicago and everywhere else to a determination to "do as Jesus would do, and walk in His steps," while he himself is totally unable to arrive at any opinion as to what Jesus *would* do in one of the commonest of all industrial difficulties!

Presently we find him in a great, fashionable church crowded to its utmost capacity, preaching from the text "Sell all that thou hast and give to the poor, and thou shalt have treasure in heaven, and come follow me," as though *that*, a mere test of individual sincerity applied to a certain young man nineteen centuries ago, could possibly be the remedy that the Church of our day should apply to our social maladies in the teeth of the teaching of every scientific thinker, living or dead. A great outpouring of charity is *not* the thing we want, and for my own part I have not the least hesitation in saying that if *that* were the only remedy for our social distresses I could find in the teaching of Christ, I would vehemently reject it.

One would think that when, in view of the great and perplexing problems of industrial life, any minister appealed to a church of fairly intelligent men and women, to "do as Jesus would do and walk in His steps," he would be at once met with a demand for some statement of his opinion as to what, in his belief, Jesus would do; what steps He would take. Common-

sense would seem to suggest that, before appealing for a great outpouring of wealth and personal self-sacrifice, some definite idea should be arrived at as to what it was intended to do by it. That, however, seems to be the last question that occurs to Mr. Maxwell. In his pulpit appeal he does, indeed, towards its close, incidentally suggest the possibility that "if every Christian in America did as Jesus would do, society itself, the business world, the very political system under which our commercial and governmental activity is carried on, would be so changed that human suffering would be reduced to a minimum." This, however, occurs quite at the end of the story, and all the way through Mr. Sheldon's Christian puppets sing sweet songs, and offer fervent prayers, and deliver revivalist addresses and do charitable service, and make the most noble and heroic self-sacrifices; but not one of them ventures to challenge the general system of things from which those "wretched creatures" are the outcasts and the refuse, and which is continually making such people as these faster than all the churches can reclaim them. If you ask Mr. Sheldon and his people what they mean by "doing as Jesus would do," by "walking in His steps," by "going all the way," and so on, they will, no doubt, make it plain enough that they mean complete personal devotion, entire surrender of themselves, and, if need be, of their social position and their wealth, and all that is theirs, to the service of humanity. That is all very excellent, and is genuine Christianity in spirit; but that alone is not the Christianity calculated to meet the special requirements of the day. It is only half the matter. It is the Christian spirit, but, as I have been urging, you want the Christian system as

well. By itself it is a Christianity which does not afford any sort of answer to that unfortunate man's question—"I've got to live, and my wife and children. But how?" The problem of the day is not so much how to arouse enthusiastic devotion, but how to direct it—how to apply it to the unravelling of the perplexities of our time. I have sufficient faith in my fellow-men—even in many of the rich and the aristocratic among them—to believe that if some modern Savonarola could but disseminate a belief in the possibility of putting an end to any considerable portion of our social miseries by the sacrifice of all they possess, they would many of them come hurrying in with it as eagerly as the Florentine enthusiasts hurried in to the Burning of Vanities in the Piazza della Signoria. A man may not unreasonably decline to sacrifice himself if the main result of it is to be a mere swelling of the streams of charity—against which all economists are continually protesting—and the dropping of himself to something near the level of the recipients, though he may be quite willing to do it for a really adequate result. Here are certain social evils of the gravest possible kind affecting in the most vital way the lives of practically the vast majority of our people. It is, of course, the business of the Church to grapple with those evils, and to root them out. Whatever it is possible for her to do by an application of her own principles surely should be "doing as Jesus would do, and walking in His steps"; and a resolute setting aside of all compromise and paltering with those principles, and a firm, steady, consistent application of them wherever it is possible, would, in a very real sense, be "going all the way." Only let them be sure that they have got hold of a

sound principle, and the farther they go the better.

Now let us look at the principles involved. Take the case of that man. He has managed to save a little money, but he is out of employment, and he is within measurable distance of destitution, the starvation of his family and the break-up of his home. What is the duty of the Christian Church towards him? According to the plainest and broadest teaching of Christ, they should deal with this man as they would be dealt with themselves. He needs charitable assistance or he will soon need it, and of course they will give it him; but is there a man among them who, in that carpenter's position, would feel that any amount of mere charity met all the requirements of his case? Of course there is not. The man says he has tramped the city for work until he is sick. He would give anything for the opportunity of wearying himself out by ten hours' work a day. I have met with hundreds of men in just that position in London, and have been into hundreds of their homes. To such a man, charity in any form is a bitter morsel to swallow. He instinctively feels that he ought not to be under the necessity of asking for it. The instinct is a true one, and the Church which presents him with that morsel—however sympathetically it may be done—and does no more, goes a very little way indeed towards securing that man's attachment and allegiance. He has a genuine grievance against society. He is not only entitled to the sympathy and the charity of that Christian Church, but he has a right to expect that they will side with him against the wrong that society does him when it refuses him his natural

right to work for himself and his family. Every Christian professor, who really believes what he professes, ought to side with that man and doggedly refuse to accept any system as right and true and final, under which it is possible for an honest worker to find himself even temporarily in that carpenter's position.

I remember a few years ago when the Social Democrats were making themselves exceedingly unpleasant over the plight of the unemployed at that time, a deputation from them waited on a dignitary of St. Paul's Cathedral—an extremely good, kind-hearted man, but one who had probably never given half an hour's consecutive thought to the fundamental questions of industrial employment in his life. He said some nice Christian things, and he was very sorry for them of course, but it was really of no use to come there, he told them in effect. The fact was there were too many working men. It was quite impossible to find them work. A more heathen and benighted utterance surely never was made under the shadow of a Christian cathedral, or even the Pyramids of Egypt; but alas, that worthy old gentleman very accurately represented pretty nearly the whole Christian Church on this matter. Mr. Sheldon and his bishop have clearly no more knowledge on the subject on the other side the Atlantic than the Dean of St. Paul's or the Archbishop of Canterbury on this, and it is just because they haven't that they feebly endeavour to refer the matter to Jesus.

Now there is just one elementary fact that all Christians who wish to think intelligently on industrial questions should endeavour to appropriate and thoroughly digest, and that is that every man's

natural and proper work in this world is the supply of his own wants. If a man will get that simple truth into his head—and even a great church dignitary ought to be able to do it—he will at once see the monstrous absurdity of the proposition that there is nothing for men to do because there are so many of them. Look at that poor man in Mr. Maxwell's meeting. He and his family are probably half-fed, insufficiently clothed ; they haven't a decent house to live in, and they have little or nothing in the way of furniture, they have no books or pictures or musical instruments—none of the little luxuries that go to make a pleasant and interesting home. That man's work in the world is to be making all these things for himself and those dependent on him. Every man ought to be providing his *own* house, his *own* furniture, his *own* food, his *own* clothing, and the man who cannot do it because he has not the opportunity, the man who won't do it though he has the opportunity, and the man who does not do it because somebody else is doing it for him, are all three anomalies that the Christian Church should closely study with the earnest and resolute purpose of getting rid of them with all speed. There is every man's work, and the whole mechanism of a well-ordered society should be merely a carefully-devised arrangement for enabling every man to do it easily and advantageously, so as to produce the greatest result with the smallest effort. The true theory of society is that by organising labour and dividing functions, efficiency is increased and each man is enabled to produce far more than he himself requires to live upon. The surplus should be each man's wealth, out of which he may justly be called upon to contribute

his share of public expenses and public capital. In such a system every man should be working in harmonious co-operation with his fellow-men for his own and the general good. But primarily every man is working for the supply of his own personal needs. All economists will tell you that the man who is making nothing but boots is doing practically just the same as though he were making his own hats and coats and furniture as well. But by confining his efforts to boots only, he learns to make them quickly and well, and can do better by exchanging his boots for other things than he would by making those things himself. But at whatever useful employment a man is engaged, a day's work should produce all he requires, and more than all. He is really supplying all his own wants. That is his natural and proper work in the world. Wherever there is a man, there are a man's needs, and in the supply of those needs there is the work for the man. And if there are a hundred thousand men or a hundred millions, you do not in the least alter that fundamental right and duty of every man to be working for himself.

When, therefore, that poor carpenter stands up in that conference at Chicago, and in the presence of the Christian clergyman and his bishop declares that he has walked until he is sick and weary and can find no opportunity of work, it should be clear to those Christian teachers that there must be something wrong in the social mechanism. Here is a man absolutely cut off from his natural right to work for his own support and the maintenance of those naturally dependent on him. How does this come about? Until those Christian gentlemen have probed this question to the

very bottom, it is quite useless for them to be asking what Jesus would do. If there is any intelligible meaning in such a question, surely that meaning must be "What is the true remedy?" How can anybody prescribe a remedy without some intelligent recognition of the nature of the disease? What is the use of stirring up vague, ignorant enthusiasm and inciting to self-sacrifice that in the long run is certain to be futile? You cannot go far in that direction without perceiving the futility of it, and the moment it is perceived your religious revival dies down and goes out, to the discredit of the Christian religion. It is not the generous pouring out of wealth that is needed; it is the putting of industry on a proper Christian basis. Your charitable spirit is good, your brotherly helpfulness is good, your sympathy is good, but the times are demanding wider and wiser applications of them, and by clinging to old methods you are losing influence, wasting strength, and may even in some cases be doing positive harm. As I have said elsewhere, if you want to make your brotherhood and your charity effective for the help and uplifting of your fellow-men you must alter your methods.

"All around you find your brothers and your sisters living under conditions of life which outrage every sentiment of justice, every feeling of pity, every benevolent instinct within you. You bitterly feel the shame and the scandal of it all, and with a great benevolence in your heart, and the precepts of the New Testament on your lips, you pour out your money by the million. And then comes the social economist and sternly rebukes you. You may mean well, he says, and in individual cases you may do

good, but, upon the whole, you are doing incalculable mischief. You are working wholesale demoralisation among the people, and, by the operation of the plainest of economic laws, your benevolent intentions are entirely thwarted. In the long run, the more you give, the lower will be the rate of wages. You restrict your charity, and set yourself to find the people work. And here again you may do some little good, but the cynical onlooker smiles grimly upon you. It is true, he says, you are finding work for these people, but how are you doing it? You give it to one man simply by taking it from another. And you know that you cannot deny it. Sick of your practically useless struggle, you look round for some fresh opening for these unemployed, and you find that the great swelling tide of humanity has already surged up into every nook and corner. There is not a square yard of the industrial field unoccupied. Turn your benevolent enterprise what way you will, you find yourself baffled and beaten. Your old methods may have been right for the old times of simple social life, but you are confronted by new phenomena, and there you stand in impotent perplexity."

What Jesus would do if He were confronted by some of our social problems I cannot say. As I have said before, He did not teach science, either natural or economic or any other. He taught the broad principles of healthy moral life, and it is for the world at large to learn to apply them. There is, I believe, an idea very prevalent that it is similarly the business of the Church to teach religion and to leave the world to apply it. It won't do. It really won't do.

I have a vague recollection of somewhere meeting with a story of a German princeling who, by virtue of his position in the State, was also Archbishop.

He was very much addicted to the use of bad language, and somebody ventured to rebuke him for it, reminding him that he was an Archbishop. "I don't swear as an Archbishop," was the reply, "I swear as a Prince." "Aye, aye, your Highness," was the pithy rejoinder, "but when the devil gets the Prince what will become of the Archbishop?"

That is just about how it stands with the Church and the world. The Church really cannot be teaching the true principles of commercial life and be leaving it to the world to practise them. The Church is too closely identified with the world at all points. She cannot, as a Church, preach one thing, and, as a part of the commercial world, practise another. The truth is that the time has come when the Christian Church should regard charity in the ordinary sense of the word as merely an objectionable palliative of the evils of poverty, and, in the exercise of the very highest and noblest spirit of charity, should earnestly seek for real remedies and be prepared to apply them at all sacrifice of mere personal interest.

I do not myself believe in any social reform which is not based on right and justice and reason, and which will not, therefore, bring in the allegiance of all that is good in all classes of society, the high as well as the low. What is best for the whole community is in the long run best for every individual, and I believe there are thousands of the rich and cultured in this country who need only to be convinced of the true method of applying Christian ethics to our social problems, and they will not shrink from any self-sacrifices that duty seems to demand. The real business of the Church of our day is to point out that true method, and to persuade the world to adopt it.

CHAPTER XVI

THOSE WHO HAVE, AND THOSE WHO HAVE NOT

OUR commercial machinery is very extensive and infinitely complex and intricate in its details, but the object of it all is a very simple one. Simple as it is, however, few people understand it. Its vastness and its intricacy hide the real meaning of it all. Most persons are under the impression that the object of business is to make money. Of course it is nothing of the kind. That is the object of the individual business man. He goes into trade to make money for himself and for nothing else. But from the standpoint of society the true object of all our commercial industry is to produce and distribute whatever we require. If the Christian churches could just quietly look at the subject from that standpoint they would see through much of its intricacy and perplexity. When you come to think of all our commercial business as being merely a system for supplying each other's needs, and to look upon the daily work of every man as merely doing something equivalent to the supply of his own share in the general need, it simplifies the subject immensely, and the possibility of putting the whole business on a New Testament basis becomes more apparent.

An abundant production is the real secret of the public wealth, whatever the wealth may consist of—

food or clothing or houses, flocks or herds, ships or railroads, pictures or books—and in order that we may be able to produce as abundantly as possible, it is above everything important that the whole people shall not only be regularly employed, but shall be employed under the conditions most favourable to efficiency. To have no unemployed, to have “a place for every man and every man in his place,” and to have all ordinary industry of every kind organised on the system most efficient for production and distribution, and most conducive to the moral and material welfare of all the workers, is the true ideal of industrial society. What is the commercial system by which we can make the land of the country and the manufacture of the town most productive? How can we best organise the industry of the people with regard to their own moral and physical welfare? How can we make them happiest and most interested in their employment? How can we most fairly distribute the produce of their work? What is the system most easily permeable by Christian principle and Christian sentiment?—these are the questions for the Christian churches, and if their principles have any practical value they have no business whatever to take specially into consideration the interests of the rich, or to favour any system because it is calculated to enable individuals to become wealthy—unless, of course, it can be shown that the promotion of the interests of the rich few is essential to the welfare of the many poor. We don't want millionaires. They may use their wealth ever so wisely, ever so usefully, ever so charitably; but they are themselves evidence of a faulty social adjustment: they are symptoms of disease in the body politic. What we want is not

millionaires, but a whole people capable of producing wealth abundantly under a system which ensures an equable and pretty uniform distribution. That system of society is the best which does these two things most efficiently—produces most easily and abundantly, and distributes most evenly.

Broadly speaking, there are two systems to choose from, both of them, be it observed, in the direct line of social evolution, and both of them, therefore, it is reasonable to assume, in the direct line of Providence. One is the system that has grown out of the past; the other is the system that is growing out of the present. One is passing away; the other is advancing towards us. The system of the past has been to carry on all trade primarily for the good of the trader. The system that is growing out of the present tends to eliminate the private trader altogether and to carry on trade entirely for the good of the whole community.

As a matter of abstract principle, I really do not see how there can be any honest doubt as to which of the two systems is most in accordance with Christianity. Grant that all men are brethren, that all men are equal in the sight of God, that it is the duty of each and all of us to do to others as we would have them do to us, to deal justly between man and man and to be as careful and considerate for the interests and the welfare of others as we are for our own, and I really cannot see how it can be denied that the system that sets aside private capitalist traders and their personal interests, and would carry on all business for the good of the whole community, is really the Christian system, even though it may be true that those embodied in it are for the most part very far from being Christians.

It is the more difficult to understand how, as an abstract principle at least, this can be denied when we come to realise how very small that class of capitalists really is, compared with all the rest of the community. As I have said before, the total wealth of the United Kingdom is calculated to be nearly 13,000 millions. That does not mean that there are in the United Kingdom 13,000 million sovereigns. Sovereigns are only a medium of exchange representing wealth. They are used merely as a measure of value. The sum mentioned is the estimated worth of all the land, all the buildings, all the timber, all the railroads and telegraphs, the mines and shipping and merchandise of every kind. It is an amazing total, but here is a fact that is even more amazing—every penny of it that is in private ownership and capable of yielding private income, is owned by about four millions of people. The population of these islands is now about 40 millions. According to calculations by the Board of Inland Revenue in 1897, there were only about three millions of living people who could be reckoned upon to be worth a hundred pounds at death, and whose estates therefore would be liable to death-duty. There are rather more than half a million of people whose total wealth averages about £58 each and there are close upon 36 millions of people out of the 40 millions who have nothing whatever in the form of accumulated capital. Nine-tenths of the whole population of this kingdom—including, be it remembered, many of the most hard-working, the most intellectual, the most virtuous and high-charactered—are quite outside the capitalist class. On the face of it, at all events, this is a monstrous injustice, an altogether unreasonable thing

—that out of every ten persons, nine of them should get the bulk of the hard work, and the tenth should get all the surplus wealth that comes of their hard work. It is a monstrous thing. It would be bad enough if that tenth man were always of the very cream of creation—if his wealth were always, in one way or another, the outcome of his exceptional ability and character. But he is not always of the cream of creation. He is often of the mere scum—a self-indulgent fool, without virtue or ability or personal merit of any kind, while among those represented by the other nine may 'be our scholars and philosophers, our poets and painters, authors and preachers and teachers—to say nothing of many of the most upright and capable of business men themselves. So common is it, indeed, to find virtue and intellect in alliance with poverty, that it has given rise to the ridiculous theory that poverty is favourable to virtue and is conducive to the development of intellect, and has called forth an amazing amount of pernicious and hypocritical nonsense about the special advantages a man of intellect and character derives from the paralysing and crippling effects of "chill penury."

I do not see how as a matter of Christian principle it is to be denied that any system that takes from nine men who labour all the fruit of their labour, except just enough to keep them going, and gives it to a tenth man who may do nothing at all, must be a radically wrong system, or that the true system would be that which required every man to work, and fairly distributed the produce of the work. Probably very few *will* deny this. But it may be said, and very reasonably too,

that a principle in the abstract may be right, but that its application may be impracticable. It may be true that the wealthy Christian trader is in a position that it is difficult to reconcile with the Christianity he professes. He has built up a business primarily with a view to his own enrichment, and after a few years of close and careful personal working he is able without any work at all to take out of it an income as large as that of any hundred of his men who work ten hours a day all the year round. He gets wealth and freedom, leisure, luxury, and social distinction. His hundred men—who may be members of the same Christian church—get incessant work, no freedom, no leisure, and a bare living. They think themselves fortunate to get a week or two release from labour in the course of the year, and deem their employer an exceptionally liberal man if they get a small pension from him when they have worn themselves out in his service. The Christian employer draws his two or five or ten thousand a year, and all through the summer months he sails the seas and climbs the mountains, lives in palaces, and carries on the culture and education of himself and his family wherever in foreign lands there is anything of interest to be seen. And all the while a hundred of his brother Christians are toiling through the heat and burden of the day, sweating before the furnace fire or shut up in a stifling factory or a dull warehouse at thirty shillings a week. All this and ten thousand times as much of the same kind may be true, and somehow there does seem a flagrant incongruity between the precepts and the practice of Christianity.

But then it will be said that the Christian capitalist is indispensably necessary. He is the mainspring of

the whole thing. The hundred are all dependent on him for their daily living, and the large income he draws from the business and spends in the maintenance of a beautiful house and extensive grounds, in the education of his family, and the purchase of all sorts of luxuries and pleasures all goes to make it good for trade and for the employment of labour outside his own factories or warehouses. That one rich man is the very life and maintenance of all the rest. If he did not make and spend his large income, hundreds of poor men would be still poorer for it.

Now that theory of the indispensable necessity of the private capitalist is the theory that has kept up the old system of trading till the present day, and for many a long day past it has been used to defend and excuse conditions of business which every honest mind can see are absolutely inconsistent with Christian principle. Of course if the four millions of capitalists and their spending are indispensably necessary to the business of the other thirty-six millions, why, there is little more to be said. We must live—or at any rate most of us think so—and in order to live we must somehow carry on business. Your Christian theories may be all very fine, but if your application of them to practical life is going to take out the keystone of our industrial system, even sincere Christians may think it too hazardous an experiment, and may be content to go on making the best of a mere surface application of principles.

But this idea that the private trader is indispensable to society is a mere tradition that has come down to us from times when it was really well founded. The system of business under which every man trades for his own interests alone, and gets all

he can for himself out of everybody about him, never could, in the Christian sense, have been a good system, because it has always been entirely selfish. But in the early days of our commercial development it was good in the sense that it was the system best calculated to increase capital, and that increase, of course, is the one great need of rudimentary society. Moreover, though the system was essentially selfish and unchristian in its basis, the simpler conditions of society rendered it, as I have before pointed out, an easy thing for all who desired it to infuse the Christian spirit into it. It was, therefore, upon the whole, not such a bad system for past times ; but, what is more to the point, it was perhaps the only possible system. The want of capital is the one great need of rudimentary society. It is with communities pretty much as it is with individuals. A very successful man of business once told me that he had more trouble to make his first £100 than in all the rest of his business put together. The man who sets out to make his fortune may have a head full of notions as to how his business should be conducted, but if he is without capital he will have to do not what he would but what he can. Rudimentary communities are subject to the same limitations. Moreover, they lack not only accumulated capital, but, of course, they are wanting social ideas also. They may be assumed to have begun with :

“The good old rule, the simple plan,
That they should take who have the power,
And they should keep who can.”

From that they get to peaceful exchange of commodities. Next they find it convenient to adopt

some sort of standard of value, and "money" is invented. Then begins accumulation, and the small capitalist appears with his small hoard and begins to trade with a view to making it bigger. The instinct which prompts this is merely the primitive rapacity yielding to crude ideas of law and order. Every man is still fighting for himself, but in a civilised way. He still gets all he can out of everybody he has to do with, only it is all done by mutual agreement to certain rules of "business," the chief one being that a man shall buy in the cheapest market and sell in the dearest, and shall pocket the difference as "profit." But the whole profit of a community can accumulate only just as fast as the entire production of the community exceeds actual consumption. It is only by very slow degrees, indeed, that men come to learn the advantage of working together and of dividing and organising their labour. While a country is poor and has only the merest rudiments of organised industry, anything in the way of public trading or manufacture would, of course, be out of the question. The small, private, single-handed business is the only possible one.

There are individuals now living whose private fortunes pretty nearly equal the entire wealth of England not many generations back. Cunningham, in his book on "The Growth of English Industry," says that it was not till about three hundred and fifty years ago that circumstances rendered any general formation of capital possible in England. Competent statisticians appear to be of opinion that three hundred years back the whole wealth of this country, including every kind of property, amounted only to about one hundred millions of money, and

the entire administrative government of the kingdom was a piece of social mechanism less intricate and extensive than that of several of our modern municipal corporations. In such times the private capitalist system of commerce would be the only conceivable one, or at any rate the only possible one.

But a system that may have been right and necessary then may be altogether unsuitable for modern conditions, and totally out of harmony with the enlightened Christianity of this day. When there was very little accumulated capital, when two-thirds of the population were engaged in agriculture, and were scattered in isolated hamlets and villages all over the country; when hardly anything in the nature of associated industry was dreamed of, that old system of private enterprise for private profit was the only possible one. But we have become a great people. From about eleven millions at the beginning of the century, we have become forty millions at its close. Instead of being scattered in hamlets and villages, without railways or telegraphs, we are massed together in closely organised communities; trade and industry have become intricate and organic beyond conception; we have acquired the ability to set up and direct the most extensive and complicated concerns, and the wealth we have gathered is far beyond any actual requirements. Our productive capabilities have grown immeasurably beyond the needs of our entire population, large as it is, and these capabilities are every day becoming greater. Wealth breeds wealth, success ensures success, invention leads to invention, machinery makes machines. We were never multiplying our powers as we are doing now, enormous as that

multiplication has been in the past. Just think of it—three centuries ago all England had a total wealth of about 100 millions. By the beginning of this century, the three countries now forming the United Kingdom had accumulated probably somewhere about 2,000 millions, and now we are reckoned to be worth 13,000 millions.

In proportion to our population we are by far the richest country in the world, not excepting America. And we are still keeping up this geometric progression, this compound accumulation of productive power, and we are still holding on to this private capitalist system of commerce because our forefathers grew into it out of barbarism and because as a people—as a Christian people—we are still convinced that it is the best way and the easiest way of growing rich.

CHAPTER XVII

THE COMING DELUGE OF WEALTH

OUR national wealth, I repeat, has increased during the century just closing from about 2,000 millions of money to 13,000 millions. In the course of about three generations, that is to say, while our population has been multiplied by $3\frac{1}{2}$ our wealth has been multiplied by $6\frac{1}{2}$. It may seem extravagant to suggest that this rate of multiplication will be repeated during the coming century, and as regards population it is not to be expected. As to wealth production, however, the chances are that upon the present system the rate of increase will be very much greater. We are starting a new century with all the wealth-producing appliances with which the old century leaves off. Unquestionably the great bulk of this capital has been accumulated in the latter half of the now closing century, and we may very reasonably look to the first half of the next to be at least as prolific and probably a great deal more so.

But suppose that there should be no increase in wealth-producing power, and that the next hundred years the past should be simply repeated. Suppose that population should again multiply by $3\frac{1}{2}$ and wealth by $6\frac{1}{2}$. Then, at the end of another century

we shall have in this kingdom 140 millions of people and our total wealth will be 84,500 millions of money. That is assuming that not another scientific discovery is made, or another machine invented to increase our production, not another labour-saving device is hit upon. But of course discoveries will be made, and machines will be invented, and economies in working will be effected, and there can be no reasonable doubt that "progress" in the very near future will be much swifter than it has ever been hitherto. The chances are that, not at the end of the next century, but quite early in the century, and well within the lives of our children, accumulations will pile up to that unimaginable extent.

This is not a bad dream of mine. The statistics are not of my inventing. I have taken them from the best authorities I can find, and I am dealing with them merely on the principle upon which the Income Tax collector insists when he requires you to estimate your income for the coming year by what you have made in the past.

For my own part I cannot doubt that the century now closing has been preparing for some great change. It looks to be imperatively necessary to the very existence of society. It is computed that if all our wealth were now equally divided amongst our people it would give every man, woman, and child about £300. But 84,500 millions of money divided among 140 millions of people would give every man, woman, and child close upon £2,000 a-piece, so that a family consisting of man and wife and five children would have about £14,000. Of course without a change of social system it would not be divided much more equally than it is now, and if it were, one could only

stand aghast at the possibility of such a thing, and wonder what would become of society. But it would not be so divided. It would gather mainly in the hands of the capitalist class, just as it does now, though it is probable that there would be some little advance in the general wealth. The capitalist class itself would be somewhat larger in proportion to the whole people. It is now, all told, about four millions out of the forty. It might become four and a quarter millions, or even four and a half millions, in every forty. The three millions of people who every financial year die worth £100 would be considerably increased in proportion to the population. The half million whose total wealth now averages £58 might find their average go up to £68, while the great wage-earning class—those of them who could maintain strong unions—might force up the general rate of wages a few points, and from this the strata below them might derive some trifling advantage.

Depend upon it, *they* are not the changes for which all the forces and currents of this century have been preparing. You have been educating yourselves; you have been developing your administrative and organising powers in ten thousand municipal and industrial ways; you have been accumulating a superabundance of capital, and you have been inventing and discovering new powers of production, which, to the early days of our grandfathers, would have been magical and uncanny. As the direct result of all this, the coming century is about to pour down upon you a deluge of wealth which, if I did not believe that there is a God above whose purpose it is to prevent it, I should say threatens to bring down civilisation

itself in one stinking swamp of self-indulgence and luxury, extravagance and corruption.

I would ask any sane man—to say nothing of one who professes to be a follower of Christ in the lowliness and simplicity and purity of His life—whether there is not something absolutely appalling in the idea of our present capitalist class with its 13,000 millions of wealth, or something like it, getting that wealth multiplied five or ten times over, and still all madly scrambling for paying investments and bigger piles?

What probability is there of the simple spirituality of the religion of Christ making headway against the corrupting power of such wealth as that upon the most influential classes of society? The Church is perfectly conscious that even now it has little hold upon "the classes." What sort of a hold is it likely to have when the present wealth and luxury of those classes have been dwarfed into insignificance by another fifty years of "progress"?

Wealth unbounded, luxury without limit, extravagance quite fantastic in its efforts to discover new ways of ostentation and self-indulgence, private fortunes towering up above those of states and kingdoms in the past, and here are we Christians at the threshold of another century which threatens to multiply it all quite indefinitely, still holding on as tenaciously as ever to the sacred principle of competition as an indispensable incentive to production, and seemingly as fully convinced as our forefathers in the early twilight of commerce, that capital is the one thing needful, and the private capitalist the one member of society whose interests above all others must be religiously guarded at home and abroad.

The system is all rotten and out of date, and it has to be changed. Capital is *not* the one thing needful with us, whatever it may have been with our forefathers. The capitalist is no longer the sacred personage he was. Accumulation has ceased to be our main business. It is not greater accumulation of wealth we want or greater means of making wealth. To develop these has been the work of the past. The problem for the future is how justly to distribute the wealth we have now the means of producing in such abundance. "Sell all that thou hast and give to the poor" is not the text for the times. We have had enough of giving to the poor; the clear duty before us is to find the means by which every man of them may take his fair share in the work of production, and may enjoy a fair share of what is produced. It is not necessary to aim at further accumulation of capital or further development of productive power. If the increase and development of it came to a dead stop to-morrow, our resources would be ample for the needs of all our people. We do not want greater wealth, and if we did, it is a mere ignorant delusion to suppose that this competitive system of ours is the best way to get it. It is the best way for the capitalist only, and for him only up to a certain point.

But we do not want it. We have wealth enough and power to produce far more than all we need. A just distribution is now the problem before us, and the solution of that is urgent if we are not to be confronted by a peril such as England has never known before.

I am not disposed to predict any sudden vast and revolutionary change, any great upheaval, any great

split-up of society, any battle of Armageddon in which the four million capitalists are ranged on one side and the thirty-six millions of non-capitalists on the other. There are indeed times when one gets rather an awe-inspiring suggestion of the marshalling of hosts and the thunders of war. When one sees capitalist employers linking their interests and consolidating their powers on the one hand, and trade unions federating on the other, one cannot but speculate on the possibility of crash and conflict on a scale such as the industrial world has never known. But it will probably not be in that way that forces will divide, nor will the settlement of this great question of the commercial system of the future be effected in any social cataclysm. Nevertheless, I am much mistaken if the conflict between the two principles I have been discussing does not henceforth tend continually to become more general and more acute, and upon the part which the Church plays in that conflict as it develops, I believe the future of the Church depends. It is my firm belief, indeed, that the Church ought deliberately to induce the conflict—not by attacking capitalists, but by strenuously advocating a system of production and distribution altogether irrespective of capitalists, simply and solely in the interests of all of us alike. That is merely saying that the Christian Church ought to insist on the application of Christian principles to business upon the only system upon which it can be really effective. If the Christian Church in England can rise to the conception of a really well-ordered social system and will make herself the champion of that system in the best interests—moral and material—of the whole

people, she is the proper leader in the coming change, and there is a great future before her.

If she cannot, there is no other question at all comparable to it in importance to which she can address herself, and the Church's Christianity as a social force may be considered to be played out.

CHAPTER XVIII

DISTRIBUTION THE PROBLEM OF THE FUTURE

THE development of the power of production has been the great work of the past; distribution is the problem of the future. But a recognition of this naturally gives rise to the question as to what are to be the limits of distribution. Is absolute equality to be the goal, or are we to be content with merely reducing the extremes of inequality?

Perhaps there would not be much immediate practical utility in setting up such a goal as perfect equality even if it could be shown to be the true one. If you could demonstrate ever so clearly that right principle demands equal division of wealth, of course it would remain true that you cannot equally divide it; and if you could, your division would be absolutely futile for more than about four-and-twenty hours. These two facts—and they most indisputably are facts—are, I think, sufficient to suggest the probability that right principle really demands nothing of the kind. The better distribution of wealth, the just and reasonable distribution of wealth, does not necessarily imply uniformity, and Christians are under no obligation directly to aim at uniformity. What they are under an obligation to do is to advocate, and by every means in their power to help forward, the putting of trade and industry on a basis of just principle. Better distribution will naturally and in-

evitably follow, and of course the tendency will be towards equality. How close the approximation may ultimately become is a question that the gradual unfolding of things will solve in some distant future. If ever the time should come when the weary world shall have attained to the two conditions I have been postulating—a right social system, animated throughout by a right social spirit—all difficulties about distribution will have vanished as winter snows disappear under the growing strength of the year's sunbeams, and there will be as near approach to equality as anybody will be likely to care for. It should not be forgotten, however, that any approach to equal distribution of wealth brought about by a juster system of society will quite naturally be accompanied by a corresponding approach to equality in intelligence and education, in character and conduct. Inequality of wealth makes all sorts of other inequalities. Reduce the inequalities of wealth, and the effects that flow from them will be reduced also. But at present anything like uniformity is quite unattainable, and there is no immediate practical utility in discussing it. At the same time, there is a great deal that it may be useful to consider in connection with the subject.

A footing of absolute social equality for all men is of course neither natural, nor desirable, nor possible. "If there be any one point insisted on throughout my works more frequently than another," said John Ruskin, "that one point is the impossibility of equality. My continual aim has been to show the eternal superiority of some men to others, sometimes even of one man to all others." In human nature, as in all other natures, diversity seems to be one of the laws

of life, and probably is as essential to its perfection and beauty as all other laws. Not on any account should we desire to level down the personal inequalities and diversities of men, or even to put all men upon an equal footing of honour and influence. So long as there are great men and small men, strong men and weak men, men of distinguished intellectual ability and high character and men of poor endowment and commonplace nature, it is folly to talk of entire equality among men in point of social position. No reasonable person desires it. Men are naturally unequal, and should be so, and, so far as we can see, always must be so.

But of course it is very necessary to make a clear distinction between inequalities that are natural and inherent in human nature, and those that are purely artificial. The natural differences it is neither possible nor desirable to eradicate, and the chances are, indeed, that as human nature develops, and the masses of mankind acquire greater freedom and fuller means for the play of their individual personal faculties, their diversities of character and talents and acquirements will become greater and greater. But while they become greater, in a society based upon sound principles all purely social and artificial diversities should naturally tend to become less, and no doubt will eventually disappear altogether. There are in the New Testament passages which seem to recognise extreme social inequalities as permanent conditions of life, and they are apparently sometimes felt to be out of harmony with the spirit of Christ's teaching. But some, at least, of these recognised diversities are really permanent because they are based in nature. "Servants, obey your masters," for instance, may be

taken to represent one of these permanent social inequalities. There must always be those whose business it is to command, and others whose duty it is to obey. The poorly endowed will always in some sense be subject to the management and control and guidance of the strong and the capable. It must be so in the nature of things, and it is better that it should be so. Obedience to lawfully constituted authority is the very pivot of social order. To recognise here a divine principle of social life is entirely in accordance with the spirit of Christianity. It is not so much that the strong are to compel the obedience and submission of the weak—as Thomas Carlyle was too fond of preaching, and to some extent John Ruskin also—but that the weak are to yield ready and cheerful obedience to the properly constituted authority of the strong.

It is perfectly true, then, that Christianity does recognise social inequalities. They are based in human nature, and they must be recognised. But it is also perfectly true that the whole spirit of Christianity, as well as the specific and explicit teaching of Christ, tends to the diminution and obliteration of social inequalities in so far as they are capable of affecting the happiness and real welfare of mankind. There will always be some men cleverer and stronger than others; but the strong, clever man is not to use his strength and his cleverness to enrich and exalt himself, to increase his own importance and power, to advance his own interests and minister to his own pride, and thus to be continually increasing the social distance between himself and the weak and poorly endowed. On the contrary, his cleverness and strength are to be

devoted to the service and assistance of the weaker and less gifted.

Some of our philosophers will tell us that that, if universally acted on, would soon bring about the end of all progress for the human race. That progress depends upon struggle and conflict, and the "survival of the fittest." If the "fittest," instead of taking full advantage of their fitness, devote their special powers to the help of the unfit, instead of squeezing them out and killing them off, clearly there can be no further advance. I do not know how this would be if physical humanity alone were concerned. For aught I can tell, mutual sympathy and helpfulness may not be the way of physical progress; but most certainly it is the way of spiritual progress, and then you see there arises the question whether, in the end, the way of spiritual progress is not after all the true way of physical progress also, and whether it may not be designed eventually to supersede the old way. Everybody must at some time or other have had occasion to observe the remarkable physical effects which often appear directly to result from exceptional spiritual endowments or acquirements or even temporary conditions of mind—how, under great peace and happiness, the plain face will become handsome—how, under the stimulus of a great purpose or a noble enthusiasm, the delicate will sometimes become strong and healthy. The power of the mind to influence the body for good or evil no thoughtful observer can doubt for a moment. It shows itself in innumerable ways. When all other remedies fail, a doctor will often prescribe a simple change of scene, just a little diversion of the mind, and everybody knows that this will often work wonders on the

physical health. The man who habitually lives a mean, sordid, ignoble life sooner or later gets his ignobility stamped on every feature of his physical frame. It cuts into every line of his face, and shows itself in every movement of his body. That grief of mind will wither and kill, nobody disputes, nor will anybody question the vitalising power of joy. May not spiritual progress in the long run involve physical progress also? May not this be Nature's way of development in the future, instead of the old brute conflict of the past? What if the weak and sickly and incompetent, instead of being killed off, under the spiritual stimulus of sympathy and encouragement become strong and healthy and competent? May not this be Nature's higher way of getting rid of weaklings, and of ensuring the physical as well as the spiritual progress of the race? This putting the endowments of the strong and the capable at the service of the weak and poorly gifted may or may not be the way of physical progress—it is certainly the way of spiritual advance. By that divine conception, what might seem injustice inherent in the nature of things becomes a source of happiness and spiritual growth for all alike. The higher endowments cease at once to be the objects of envy and discontent, and become things for gratitude and trust; and the want of endowment no longer excites contempt and aversion, but awakens a kindly, sympathetic interest. The naturally high and the low are drawn together, and, like the hills and the valleys of the physical world, these inequalities add immeasurably to the interest and the variety and the beauty of life. Under such conditions one would no more part with the natural human inequalities than he would level

down the hills and make the whole face of nature one monotonous plain. But nothing can possibly be clearer in the teaching of Christ than that the strong are not to use the weak for their own selfish purposes. The idea is totally opposed to the spirit and fundamental principles of Christ's teaching. The strong are not to use the weak, but are to aid and benefit them. That is the very essence of Christ's social teaching, the very spirit of His gospel, and it is perfectly obvious that, while it does not tend to obliterate natural differences and inequalities, it does tend directly to the extinction of all merely artificial ones. Just in proportion as that spirit prevails, all inequalities of mere possession and advantage and privilege will diminish—not because the weaker and the poorer clamour for it and insist upon it, and combine to enforce it, but because the strong and the rich desire it, and gladly concede it.

Now, in the light of this spirit let us again look at the two systems, and endeavour to see which of them in development falls most easily into line with Christianity. Let us, for the sake of illustration, and in order to make the matter as intelligible as possible, get back yet once again to the London bread supply.

We have already traced the inevitable working out of this trade in the hands of the private capitalist, and we have seen that all the way along the tendency is not to bring classes together, not to soften down and obliterate social differences, but to increase and intensify them, and continually to widen the separation between the capitalist on the one hand and the worker on the other. Capitalists tend more and more to become a separate class, farther and farther

removed from the workers, with less personal contact with them or interest in them.

But now let us imagine that you supersede the private capitalists concerned in the trade. It is not necessary to assume any hostile attitude towards them. It is folly to rail at capitalists as though they were personally responsible for all the undoubted evils of the system in which they are involved, and of which they form a part. The thing is the outgrowth of all past time. We are all involved in it, and are all equally responsible for it—except, of course, that some of us recognise its evils and are for getting rid of it, while others see only its advantages and stoutly defend it. Capitalists are entitled to, and should receive, every consideration; but they are a comparatively small body of men; they are not now permanently essential to any public purpose, and their interests ought not to be allowed to stand in the way of the public welfare, or to prevent any possible changes for the benefit of the far greater body of workers. Imagine that in the bread trade the private capitalist is set aside, and the whole thing taken over by the community and set up on a basis of public utility, the common good and welfare of the workers. Profit or no profit is not now the primary consideration. Whether you shall or shall not make a profit is a matter of no vital importance, except that to do so is an easy way of accumulating capital, and ensuring that everybody concerned in the trade shall contribute to it. Apart from that, it is very little more than a matter of public book-keeping. If you do make a profit, the public of London will have to pay a little more for bread, and may have to pay a little less for rates—unless they

determine, as they ought to do, to save it up for use as capital. If you do not make a profit, the public of London will pay less for bread, and possibly more for rates. That is all. The main question now is how to make and distribute good bread with the greatest economy of labour and material, and under the best conditions for all concerned in the work. We want good bread and cheap bread, and we want the makers and distributors of it to work and live under conditions such as will permit them if they choose to live honest, healthy, and happy lives. You cannot, it is true, make a single one of them either honest or healthy or happy; but you can secure them such conditions as will at any rate give them all a fair chance of being so; you can, at all events, secure them conditions which do not directly conduce to *dishonesty*, and *unhealthiness*, and *unhappiness*.

For the sake of illustration, we are considering the London trade, and the first thing that strikes one is that it may at once be divided into two parts—the manufacturing and the distributing. The distributing centres, of course, must continue to be in town, but there is not the slightest reason in the world why the whole manufacturing part of the business might not be taken right away into the country. So long as the trade remained in private hands, and was carried on purely for private profit-making, any question of town or country would have been decided on purely financial grounds. The question could not have been what is best for the thousands of workmen concerned, and for the happiness and moral and physical health of their families, but simply which will pay best. *Now* we are free to consider the greater well-being of all concerned in the trade as a part of the profit.

Scour all round London within a radius of five-and-twenty miles for a conveniently situated large village, or small country town, suitable for a considerable expansion, and set up there a splendid bakery, with ample space and light and air, and every modern appliance for the baking of bread and for the health and comfort of the workers. It would not be expedient to create a new village, or to plant a large colony of bakers' houses all together. It would be better to have some mingling of classes and interests. Buy land at various points around the old place and set up, not workmen's barracks, but good homes, with nice gardens, and foster and encourage all sorts of local institutions for the good and the happiness of the whole community, and thus develop a pleasant, busy, interesting town. Dot London all over with model supply stores, and at some convenient point at the centre erect a fine distributing depôt, and connect it with the great factory in the country by an electric railway, which, as it approaches the outskirts of the metropolis, shall dip down to a low level underground, and come into the depôt just as the Central London Railway comes into the heart of the city from Shepherd's Bush. That underground connection is a perfectly new possibility due to three recent inventions—the new tunnelling process devised by the late Mr. Greathead, the successful application of electric motive power, and the hydraulic or electric lift. A generation ago such a suggestion would have been ridiculously impracticable; now it is perfectly feasible. Such a line would, at certain hours of the day or night, bring in the bread, and at other times would of course be available as a passenger railway. By thus directly linking your country manufacturing

centre with the heart of London you would give your people many of the benefits of town in addition to the healthy and pleasant life of the country, and you get rid of that sense of isolation and out-of-the-world seclusion, which tends more and more powerfully to drain the population of the country into the towns. If the rural question is ever to be finally solved, that is how it will have to be done—by bringing town and country closer together, and making all the advantages of the one easy of access to the other. You are thus putting a great industry on a permanently healthy footing; you are supplying six millions of people with first-rate bread of full weight, and free from all suspicion of adulteration; you are doing something to solve the rural question, and you are taking a step which only requires to be repeated with other industries, and you will have solved the London housing question in the most rational of all possible methods—not by everlastingly multiplying houses in London, thus positively affording facilities and inducements for people to flock in from the country, but by withdrawing them from the overcrowded town and planting them out in the country under the very best conditions for body and soul. While you are in this way benefiting those who are thus happily colonised out upon God's green earth, you are giving elbow-room and breathing space to those who are left.

And you are doing this on no inconsiderable scale either. In London and its suburbs it is estimated that there are about 17,000 journeymen actually engaged in the work of supplying the metropolis with bread, to say nothing of their wives and families. If you reckon that upon an average every workman has

only two persons dependent upon him, you have here a population of over 50,000 people, all of whom you will have put on an ideal system as regards home and industry—the two main factors of life. And, as I have said, you are not only providing satisfactorily for large numbers of people out in the open country, but you are giving breathing space for those who are left, and you are not only doing this without any ultimate necessity for the expenditure of a penny of public money, but you have acquired a vast business, the profits—if you choose to make profits—of which will be available for all sorts of public uses. All these advantages you have certainly secured.

And whom have you in any way prejudiced or injured? The only persons who can in any way be said to be the worse for what you have done are the capitalists; everybody else concerned is directly benefited. How many capitalists there are involved I cannot say. I understand that within the area in which there are 17,000 journeymen bakers there are about 4,000 masters. But then, of course, before you can reckon a man a capitalist you must know whether he has any capital. If all the baking businesses of London were wound up to-morrow, it would probably be found that a good many of them are being run without any capital at all, and that not a few of them were struggling along under a heavy burden of debt. We have seen that throughout the whole kingdom the proportion of those who are capitalists—including all the very smallest—to those who are not capitalists is about one in ten. If we could assume that that proportion holds good here—though it probably does not—then you have greatly benefited nine persons and you have injured one. And how have you

injured that one? Simply by depriving him of this particular opening for investment. I am, of course, assuming that when you set up your public monopoly you justly and even generously bought out all existing rights. You gave back every man his capital, and you gave him something by way of compensation for disturbance. The only detriment anybody has suffered is the loss of this particular opening for investment as a private speculation. There are plenty of other openings still left, and for a long time, of course, the public will have to borrow money on such terms as will induce the owners to lend it. Whoever runs the business must have capital to start with, and until the community has accumulated its own capital it will have to raise it by loan. The evicted capitalist may find here a perfectly safe investment at an interest of two or three per cent., instead of a speculative and risky investment at something higher. To be driven to this is no great hardship. There are now thousands of prudent people who deliberately prefer the safety of a public security at a low interest to the risks and possibly much higher return of trade. It is quite true that the loan will be only temporary. Sooner or later the community will be able to do without borrowing, and the private capitalist will be forced to take his money back and find some other investment. Moreover, it is quite true that as time goes on and, in pursuance of this policy, you take over one trade after another, you will reduce the number of openings for investment, and will make it harder and harder for that tenth man to find profitable use for his money. The income he will find it possible to derive from a given amount of wealth will tend to decline, and the luxury in which he can live

will be somewhat restricted. But what of that? Why should any of us be concerned because a man who has got money, and wants to live in ease and luxury by setting somebody else to work, finds an increasing difficulty in doing so? That tenth man may find it harder and harder to live without work, but it will become easier for the other nine to live *by* their work. So long as that tenth person, as the capitalist, was a necessary factor in the business and indispensable to the other nine, it was necessary and expedient to consider him and his prosperity first of all. But he is no longer indispensable, or, at any rate, he is rapidly ceasing to be so. Except that for a time we may have to pay him a small interest for the use of his money, we have got rid of the private capitalist altogether, and because we have got rid of him we are able for the first time to put the whole business on a perfectly sound and healthy basis for everybody concerned. The public are just as well served, the bread is at least as good, there are more men employed, and all the conditions of their lives are immensely improved, while there is just as much "profit" to be spent for "the good of trade" as there was before, the only difference being that instead of all going into one pocket it is now fairly distributed. That better distribution comes, you see, in a perfectly natural way, and it is exactly what you want. It is true that the new system tends to curtail those incomes, among others, that have hitherto been spent on all sorts of expensive luxuries, the supply of which has kept large numbers of people employed. It may look as though you are taking a course antagonistic to all the higher forms of industrial and artistic activity, and as though you are likely to destroy the

market for everything that is costly and beautiful, refined and luxurious. You seem to be reducing and destroying wealth.

But you are really doing nothing of the kind. You are not destroying, you are only distributing. If you have got a right system of wealth production, and that system is honestly worked, the wealth produced will be vastly greater than ever, only it will no longer accumulate in the hands of "millionaires," great and small, but will be fairly distributed over the whole people. That is exactly what you want; it is the great work of the coming century, and intelligent Christians should strain every nerve to promote it. It may be true that for a time and in some directions there will be a check to the productions of luxuries for the few; but is it not better that it should be so if what is taken from the needless luxury of the few goes directly to provide the necessities and decencies and comforts of life for the many? Only base your business on the God-given principles of right and justice and mutual help, and you will have no lack of wealth, no restriction in the production of luxuries and refinements. Make all the wealth you can; it is lawful and right to do it, but don't make your wealth by sacrificing the bodies and souls of men. Make abundance of wealth; it is clearly the will of Heaven that you should do so, and all Nature's laws are evidently framed to help you; but make it under wholesome conditions, and when you have made it, distribute it fairly. See to it that in one form or another every honest worker gets the full fruit of his daily toil. Teach the people to understand that order is Heaven's first law, and that "The Kingdom of God" really means "home, sweet home," and

ease of heart, and healthy recreation, and painting and poetry, music and sculpture, science and literature, and an ever-widening knowledge of this delightful green earth.

"The old mystery of regeneration," says Mr. Whiteing in that brilliantly clever and deeply religious work of his, "No. 5 John Street," "is true as ever as a principle, in spite of its fantastic setting in the creeds of the hour. Democracy must get rid of the natural man of each for himself, and have a new birth into the spiritual man, the ideal self of each for all. This is its great lesson. The monstrous heresy of self-worship, self-absorption, whether as capitalist, artist, bonze, or mere greedy fellow with storage for one and an appetite for two, is the essentially irreligious idea. . . . So there is no escape from the Iron Law of Brotherhood. All solutions but this have had their trial, and all have failed. Never was their failure more awfully conspicuous than it is to-day, when nine-tenths of mankind still live as brutes in regard to all that makes life worth living, while the other tenth rots in character with the infirmities of plethora and excess. Ring out the old, ring in the new, the great moral renaissance, the new learning of the mind and the heart, the new types of man and woman developed by liberty working within the domain of love and law."

CHAPTER XIX

TRADE AT HOME AND ABROAD

CONSIDER what has been accomplished in the solution of social problems by taking this one trade off the un-Christian, competitive basis, and putting it on the real Christian footing of public co-operation.

In the first place, you have been able to take a very considerable population right out of crowded London, and have planted them under ideal conditions in the country—for them the most complete solution of the housing problem, and a very considerable benefit to all sorts of working people who are left in town. In the next place, you have abolished entirely, so far as concerns this department of our commerce, all distinction between the financial class and the working class. There is no longer any such distinction. You have no longer a body of shareholders and a body of workers separated by a wide and ever-widening gulf. All are shareholders and all are workers—a thoroughly sound, healthy footing for the business. Then, again, you have done away with the two mischievous and demoralising extremes—the extremely wealthy at the one end of the social scale and the extremely poor at the other—another change most desirable for all concerned, rich as well as poor. You have not put all these men on an equality, but you have restricted their in-

equality. No man connected with that trade can become a millionaire ; but no man who chooses to do his daily work can fall into destitution or end his days in a workhouse. For all "deserving" people you have absolutely abolished the workhouse and every other form of charity, and you have done it in the best of all possible ways—by abolishing all need for it. Of those 17,000 men there will be sure to be some few who will prove idle and vicious and dishonest, criminally weak and self-indulgent. With these society can make no mistake in dealing sternly. It may justly cast them out of its well-ordered system, and leave them to the fruits of their own folly. In the trouble and suffering they bring upon themselves *they* may become the objects of your Christian charity, but never an honest man should have need of it. The receipt of "charity" should everywhere carry with it a sting and a stigma. It should be something testifying at once to the divine pity for the wretchedness and folly of all wrong-doing, and the real degradation of poverty. For all the rest, the fairly well-conducted, respectable working-men, the conditions secured are quite ideal. You have not made all men equal in work or wealth, in rank or influence ; but you have made them all equal in manly independence and freedom of individuality. It is altogether a ridiculous delusion to suppose that a highly-organised social system such as this tends to extinguish individuality. It does exactly the reverse. It gives a man security of position ; it gives him the greatest possible amount of leisure and freedom consistent with the regular discharge of his daily duty, and it secures him the fullest possible share of the produce of his own labour. What more can you do

for the individuality of any man who *must* work for his living? To talk about such an industrial system suppressing and destroying individuality is sheer folly.

But these are not all the advantages you have secured. If you give all the bakers of London only reasonable hours of work, even when you have taken the fullest advantage of all sorts of mechanical assistance, you will probably find it necessary to bring in many more men, though of course that will absorb some of your profit. We have already seen that when the London County Council took over the tramways, and reduced the hours of the men who were working longest, they found it necessary to increase their staff of men at a cost of £14,000 a year, distributed in wages, and since then they have spent another £10,000 a year in reducing the working hours of all their drivers and conductors. If you deal in a similar spirit with your bakers, and add to your staff by only ten per cent., you have an opening for the establishment of 1,700 men in a regular and never-failing industry. You pick them out perhaps from the most intelligent and respectable of those who are suffering cruelly from the dearth or irregularity of employment; you give them the necessary training—just as you would a soldier or a sailor—and you put them at once on a permanent footing of comfort and prosperity. And remember that when you do this with 1,700 men, it is not they alone who are benefited. Said Mr. Samuel Morley once at a time of great depression of trade: "If every man, woman, and child that needed them could be furnished with a pair of new socks or stockings, it would create such an impetus in the woollen trade that there would

be no lack of employment." That was a most pregnant and significant truth. The moment you set one idle man to work, he begins to produce wealth, with which he can set others to work to supply his various needs. Raise the general level of comfort and respectability and prosperity of the 17,000 bakers of London, and indirectly you set in motion all sorts of industrial activities to supply the things they need and can afford to buy, and every additional man you can take out of the ranks of the unemployed, or insufficiently employed, or badly employed, and enrol in your well-ordered industrial system, becomes at once an employer of labour and a benefactor of the whole community. This is a truth that the churches cannot too seriously ponder over. It indicates the right way of promoting that prosperity of the kingdom for which, most unhappily, our people are continually being taught to look to foreign lands. At all the ends of the earth we are madly scrambling for new territories and open doors for trade, and here in our own land our churches and chapels stand embedded in seething masses of our own people who are wanting the merest necessities of decent and comfortable life. Here at home are millions of people who, under saner social conditions, would themselves constitute an entirely new market on an enormous scale, but these saner conditions we somehow cannot achieve. Said the *Quarterly Review* last year: "The best new market for British trade consists of the greater purchasing power of our own industrial population. Sir Robert Giffen, in his recent paper on the excess of imports over exports, has suggested that the steadily progressive character of our own home market is diverting some of our

incidental enterprise from the foreign to the home market trade. In other words, our own artisans are better customers than the poorer industrial classes of other nations and the dervishes of the Soudan." That is exactly what you might expect. The more prosperous you can make our own people, the more they will be able to buy, and the way to make them prosperous is to set every man to work primarily to supply his own needs. When you have made every man a producer and every man a consumer, you have attained the acme of general prosperity. The source of the vast mass of our social difficulty lies in the fact that some of our people produce, but do not get a fair chance of consuming; others do more than their fair share of consumption, and do not produce at all; while the vast majority of our people neither produce nor consume as they ought to do and might do. The Christian churches of England, if they wish to apply their Christianity to trade and to the material welfare of the people, need to get down to one or two fundamental truths which no nation can long neglect without serious detriment to its material welfare and moral health, and the eventual imperilling of its very existence. They need to learn that for them there are only two possible sources of real wealth—the soil beneath their own feet and their own productive efforts. If this nation is to be in a really healthy condition materially and morally, it must first of all make the fullest possible use of its own land, and then it must aim at the most efficient organisation of its own people in the manufacturing use of what that land produces. All that comes that way is legitimate wealth, and there is no other possible source of it.

Everything beyond is either honest exchange or it is plunder. The true object of trade abroad, as well as at home, is not to make wealth, but to exchange it. I know that that is a hard saying, and that the world is not ready for it ; but for all its hardness it is true. "Food," said John Ruskin, "can only be got out of the ground, and happiness only out of honesty." And again he says, "Equity can only consist in giving time for time, strength for strength, and skill for skill." That is absolutely true, and if the brotherhood of man is ever to become anything more than a cant phrase that truth will have to regulate the dealings of men one with another, abroad as well as at home. In dealing with foreign countries, we should be merely exchanging the wealth we have made at home for other kinds which we ourselves cannot produce, or cannot produce so advantageously. The one essential condition of the largest possible foreign trade, if it is to be healthy and honest and permanent, is the largest possible production at home, and that you cannot achieve without the fullest use of your own land and the fullest employment of your own well-organised people ; and if, as a nation of shopkeepers, you are permitting yourselves to look abroad for the sources of your riches, while you are neglecting the industrial condition of your people at home, you are making a ghastly blunder. In that way you may make millionaires, you may make immense wealth for the few, and by their spending of that wealth they may produce some appearance of national prosperity, but for all that, your national system is diseased ; you are on the way to social corruption and national ruin, and the more wealth you make, the swifter that ruin will come upon you.

I have, for illustration, taken one indispensable trade, and I have shown you how you may put that trade on a Christian and, therefore, on a natural and perfectly sound and healthy footing. In establishing that trade on a right basis at home you will be doing something towards laying a solid foundation for a healthy and legitimate trade abroad, and neither at home nor abroad need there be anything inconsistent with the Christianity you are teaching; on the contrary, every step you take in it will but illustrate and enforce its fundamental truth, and will tend to commend it to the masses of mankind. We have here in this one London trade we have been discussing representatives of at least 50,000 people, the majority of whom have lived lives of toil and privation, discomfort and anxiety. Suppose that the churches of London, deeply impressed by the unsatisfactory conditions under which these people have hitherto worked and lived, have taken up their cause and fought their battles, have urged their just claims, and—without attacking capital or capitalists—have shown from the Christian standpoint the wrongness of the private capitalist system of commerce, and have boldly enunciated the broader and better system of general co-operation. Suppose that, in season and out of season, the churches have explained the better system, that they have taken their stand on Christ's teaching, and have insisted upon it that it is just as applicable to public and commercial affairs as to private life, and suppose that as the result of this Christian "evangelical" fervour and enthusiasm for the right thing, though the heavens should fall, these working-men find themselves at length embodied in a system based, of course, on the strictest interpreta-

tion of duty, but characterised throughout by justice, and a wise and kindly consideration for their health and comfort, for their times of sickness and misfortune, and for the waning powers of old age. Who can doubt that great numbers of them would be altogether more responsive to the influence of Christian teachers—and not only they, but all the burdened and oppressed all over the kingdom? If, in spite of petty persecution and misrepresentation, and the rancorous opposition of all sorts of vested interests and class privileges, the Church, during the past few years, had been trying to deal with our social problems—the miseries of poverty and the disorders of employment and the wretched housing of the people—in this fundamental fashion would it now be possible for the working masses to scoff at the Christian religion as a sort of rich man's luxury? Could working-men sneer at it as something cunningly devised to keep the poor quiet and contented, and the rich secure in their wealth? Could they flout the Church as the mere toady of "society," and all forms of a Church charity as mere "ransom" and a hypocritical substitute for justice? These things, right or wrong, are the staples of working-class belief all over Europe; and if you do not know it, it is only because you do not intimately know the working classes.

Suppose that the churches had managed to get their religion right down to the roots of the industrial question, and by their teaching and preaching had thoroughly aroused and enlightened the public conscience, and had set it working on right lines until a radical reform had set in in matters material, who can doubt that in matters moral and spiritual they would have spoken with a force and an authority

immeasurably greater than they possess now? If those 17,000 men whom we have been supposing to have been taken out of the chaotic scramble for profit and to have been placed in comfort and security in the saner system of public co-operation for mutual supply—if those men, any of them, should have chanced to find themselves in some church or chapel and had listened to the old familiar teaching, "Take no thought for to-morrow," would not those words have come with an altogether new significance? Would not the whole New Testament teaching on the subject of Providence have come with new force and effect? And if the Christian teacher should have gone on to explain that this clear injunction of Christ's to place a simple-hearted trust in the daily goodness of God is no mere pietism or supernaturalism, but is entirely in accordance with the very nature of things, is it not clear that it must give a new foundation to the belief in Christianity? If the Christian teacher can show that comfortable living and good homes and reasonable hours of work, and sustenance in times of sickness and old age, by the very laws of God come naturally as the fruit of honest and harmonious working, is it not a solid basis for that trust in God which Christ taught when He bade those about Him consider the lilies? Men may not accept the teaching of religion under any circumstances, but it seems to me that one of the first effects of that industrial change brought about on clearly enunciated principles should be to put the religion of the New Testament in line with the law of gravitation and the circling of the stars.

It is exactly this that you want to have just now ringing out from your platforms and your pulpits.

Your old-documentary basis of religion is manifestly crumbling away under the corrosive action of modern criticism and modern social complications and perplexities. The truth of your teaching—what there is of it—is as true as ever, but you want some new basis for enforcing it, some new demonstration of its power, some new evidence of its real effectiveness, and here you have it. Honestly, and without any paltering or compromising, work out your social scheme on the basis of Christ's principles, and, so far from having no application to your daily lives, it will solve all your social problems.

"If," said Principal Cairns, "you would form some faint conception of what human society may one day become, think of a world in which the common life of all shall arise to the level of what the noblest and best of the sons of men at their highest moments of intellectual and moral exaltation have ever reached. Can imagination in its highest soarings surpass that which I believe to be a hope based on most sober and solid grounds of fact—the hope of a future in which every human being shall be wise with the wisdom of the wisest, and holy with the goodness of the best?"

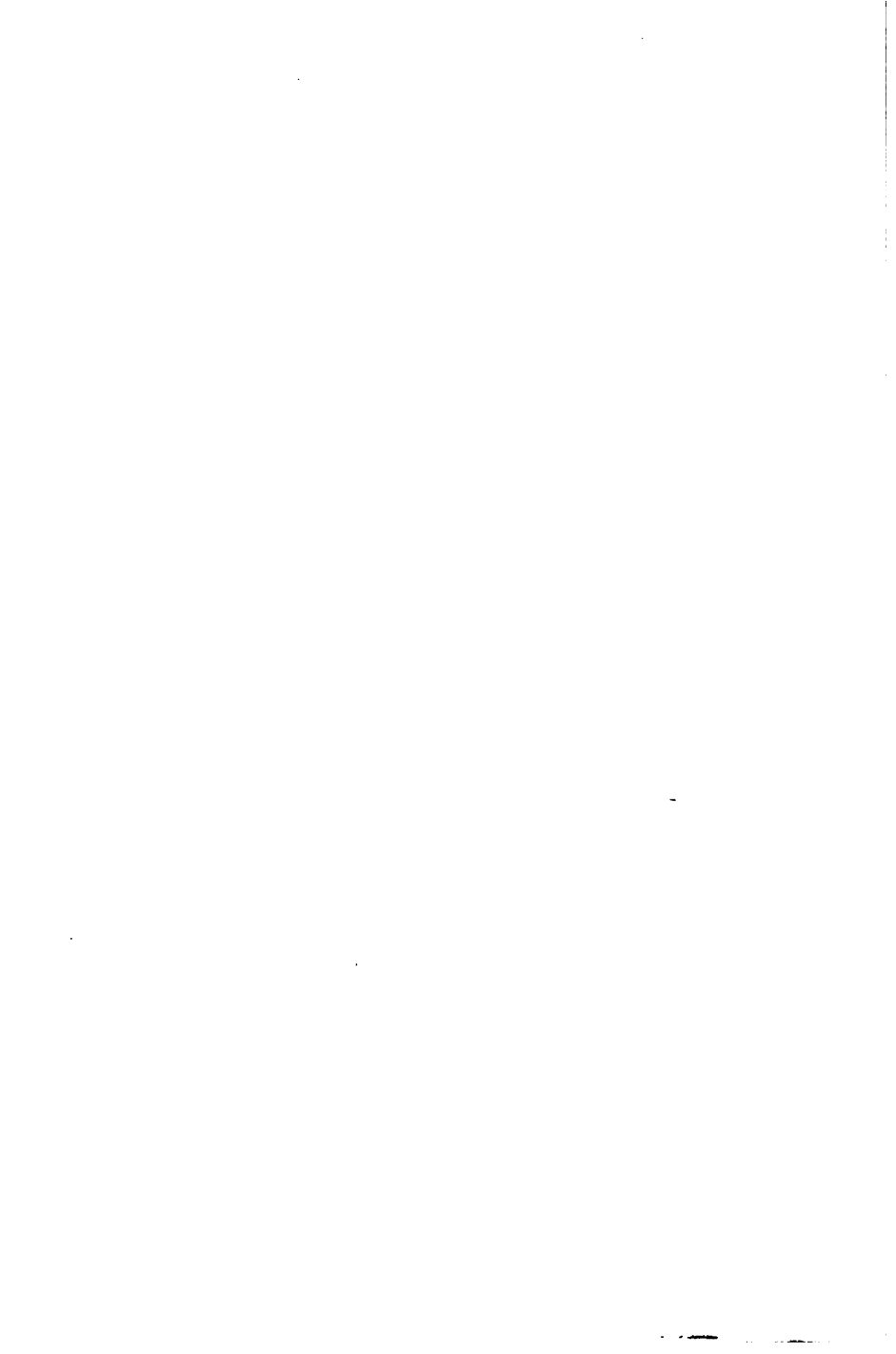
It should be the goal of all Christian people, but there is no royal road to such a social condition; there are no miraculous means of attaining to it. It can be reached only by plodding perseveringly along the pathway of spiritual education, and even with every obstacle removed, your progress in the education of the world must needs be painfully slow. How can you hope to make satisfactory advance with such an obstacle in your path as a false principle for the very basis of practically the whole fabric of your trade and manufacture, and that, too, a principle the absolute

negation of your central Christian truth? How can the Christian Church be competent as the spiritual educator of the world while she continues blind to such an obstacle as this, or—worse still—while she sees the obstacle, but has not the faith and the fervour and the courage to set about its removal?

“’Tis time
New hopes should animate the world, new light
Should dawn from new revealings to a race
Weighed down so long.”

And it is time the Church should kindle this new light, and, with it held aloft, should once again give the distracted world a brave and bold new lead.

THE END



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EVIL AND EVOLUTION.



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The Western Daily Mercury says :—"It is impossible to give this book the go-by. It deals too trenchantly of subjects which not only concern us all, but which often concentrate our most serious and anxious thoughts. The problem of evil in a world which should be 'very good,' the unequal distribution of suffering, the sudden stroke of unmerited disaster, all are staggering alike to the philosopher, the theologian, and the ordinary thinker. But it is safe to say that an approach quite like the present has not been made before. The gifted and brilliant author of 'The Social Horizon' approaches 'Evil and Evolution' from a philosophic and not from a religious standpoint. His advances are made with unexampled temerity, and it must be conceded that he goes far to make out a good case."

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PRESS OPINIONS—*continued.*

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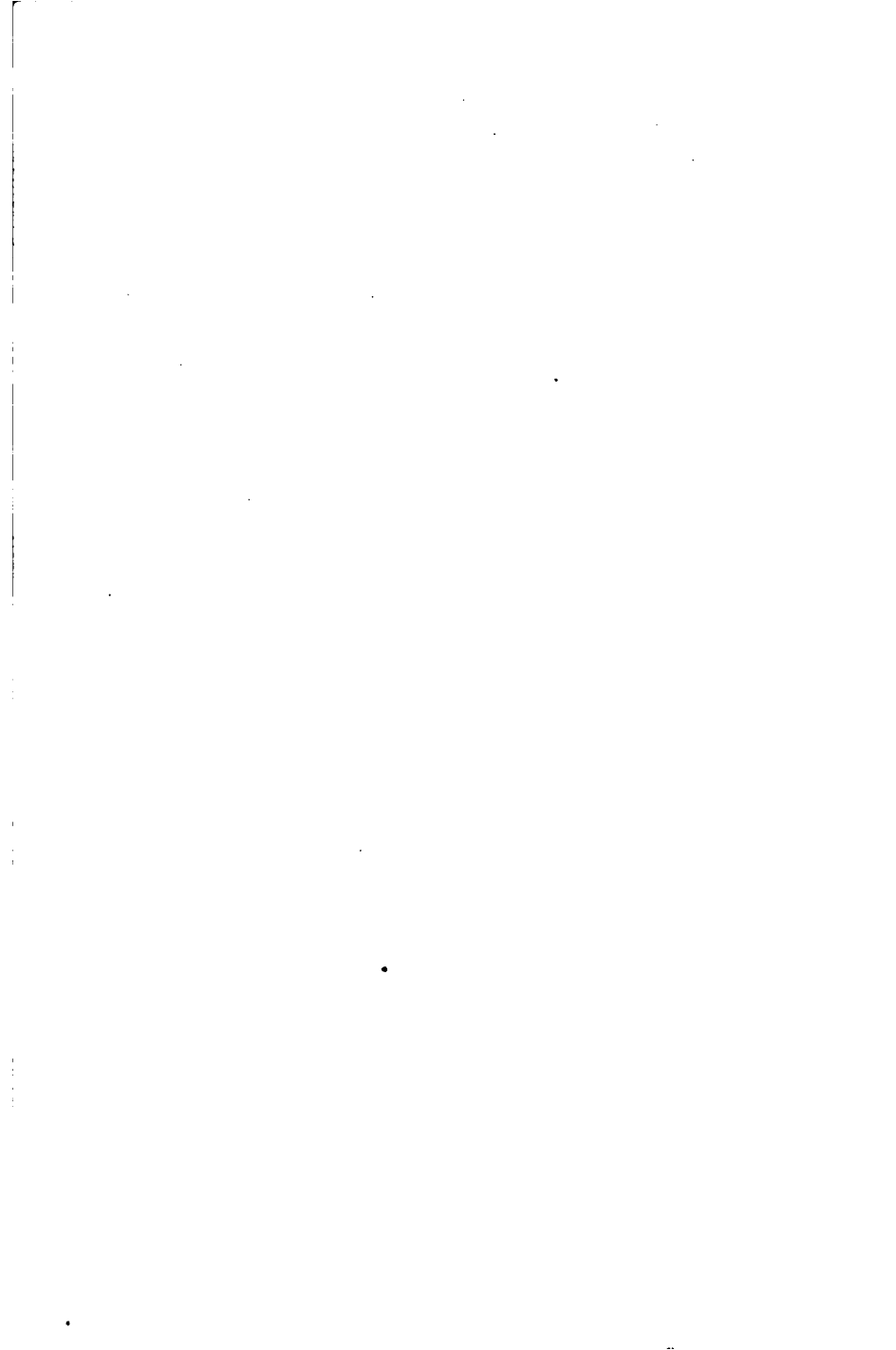
The Methodist Times, edited by the Rev. HUGH PRICE HUGHES, M.A., who on five successive Sundays held "Special Conferences" on the subject of the book in St. James's Hall, discusses "Evil and Evolution" in a leading article, and describes it as "one of the most remarkable, suggestive, and satisfactory books on the problem of evil which it has ever been our good fortune to read. We strongly commend it to all teachers of religion."

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